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**STATEMENTS OF CONDITION**

OF

**STATE BANKS**

AND

**INDUSTRIAL BANKS**

IN THE

**STATE OF COLORADO**

AS OF

**December 31, 1980**



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

Report No. 71



PREFACE

The information contained in this report has been compiled from the annual reports of condition submitted by all State chartered commercial and industrial banks in compliance with the provisions of Section 11-2-109, C.R.S. 1973, as amended.

Publication and distribution of this report is made in accordance with the provisions of Section 11-2-110 and Section 24-30-208, C.R.S. 1973.

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

HARRY BLOOM  
State Bank Commissioner

Report No. 71

STATE OF COLORADO

DIVISION OF BANKING

HARRY BLOOM  
State Bank Commissioner

MERLE E. ALBRECHT  
Chief Deputy State Bank Commissioner

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Administrative Officer	Secretary

Charmaine Baskall	Mary E. Wood
Secretary	Secretary

Daisy Gardner  
Typist

COLORADO STATE BANKING BOARD

HARRY BLOOM  
Chairman

STEVEN K. BOSLEY  
Term Expires July 1, 1981

CHARLES R. SILLSTROP  
Term Expires July 1, 1981

CHARLES M. DOSH  
Term Expires July 1, 1983

ROBERT T. HAVER  
Term Expires July 1, 1983

ROBERT L. QUIMBY  
Term Expires July 1, 1985

ROBERT E. TREGO  
Term Expires July 1, 1985

NEW BANK CHARTERS APPROVED AND ISSUED

<u>Date</u> <u>Charter Issued</u>	<u>Name and Bank Location</u>	<u>Capital</u>	<u>Surplus</u>	<u>Undivided Profits</u>
January 2, 1980	Mountain Valley Bank, Conifer	\$350,000.00	\$150,000.00	\$100,000.00
January 24, 1980	Pueblo Boulevard Bank, Pueblo	350,000.00	250,000.00	100,000.00
February 26, 1980	Denver West Bank & Trust, Golden	500,000.00	400,000.00	100,000.00
March 31, 1980	Valley Bank & Trust, Glenwood Springs	300,000.00	200,000.00	150,000.00
April 7, 1980	Colorado Bank - Tech Center, Greenwood Village	800,000.00	500,000.00	200,000.00
June 9, 1980	Commerce Bank, Fort Collins	400,000.00	300,000.00	150,000.00
August 8, 1980	First Mining & Exchange Bank, Leadville	400,000.00	250,000.00	100,000.00
September 22, 1980	Fidelity Bank & Trust, Aurora	500,000.00	300,000.00	200,000.00
September 29, 1980	Bank of Clifton, Clifton	350,000.00	250,000.00	100,000.00
September 30, 1980	Independent State Bank of Colorado, Denver	604,000.00	604,000.00	302,000.00
October 6, 1980	Columbine Valley Bank & Trust, Littleton	750,000.00	500,000.00	250,000.00
November 13, 1980	Orchard Valley Bank, Englewood	600,000.00	300,000.00	100,000.00
December 4, 1980	Charter Bank & Trust, Englewood	500,000.00	400,000.00	100,000.00

CAPITAL STOCK CHANGES  
During Calendar Year -- 1980

<u>Name and Bank Location</u>	<u>Increase</u>	<u>Name and Bank Location</u>	<u>Increase</u>
Bank of Breckenridge, Breckenridge	\$200,000.00	Middle Park Bank, Granby	\$400,000.00
Citizens State Bank, Cortez	50,000.00	First State Bank, Hotchkiss	275,000.00
Mid-States Bank, Denver	924,000.00	Kiowa State Bank, Kiowa	200,000.00
Southeast State Bank, Denver	300,000.00	Jefferson Bank South, Lakewood	400,000.00
Southwest State Bank, Denver	500,000.00	Chatfield Bank, Littleton	600,000.00
First Bank of Eagle, Eagle	130,000.00	Citizens Bank of Pagosa Springs, Pagosa Spgs.	150,000.00
Centennial State Bank of Colorado, Englewood	375,000.00	FirstBank of Vail, Vail	700,000.00
Estes Park Bank, Estes Park	150,000.00	Bank of Winter Park, Winter Park	21,000.00
Bank of Glenwood, Glenwood Springs	550,000.00	Park State Bank, Woodland Park	80,000.00
Golden State Bank, Golden	224,000.00		

AMENDMENTS TO RULES AND REGULATIONS  
OF THE COLORADO STATE BANKING BOARD  
During Calendar Year 1980

CB-1.10 Protests to applications for charter. (a) Any person, firm or corporation desiring to protest an application for charter for a proposed bank shall file with the Commissioner a notice of protest within 60 days after the date of the Commissioner's notice of filing application, as contemplated by C.R.S. 1973, 11-3-109 (3). Any new bank granted preliminary approval subsequent to the 60-day period shall not be barred by this rule from protesting an application for charter.

(b) For each application as to which notice of filing pursuant to C.R.S. 1973, 11-3-109 (3) has been sent, prior to November 1, 1979, and notice of hearing pursuant to C.R.S. 1973, 11-3-110 (5) has not been sent by that date, notice shall be sent and published by November 15, 1979, notifying all persons who wish to protest to file a notice of protest with the Commissioner by January 15, 1980.

(c) Any protestant desiring to file a motion to dismiss a charter application based upon defects in the application or in the notice of filing pursuant to C.R.S. 1973, 11-3-109 (3) shall file such motion within 30 days after the deadline for filing notice of protest.

CB-101.8 Interest Rates.

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

(b) Deposits of less than \$100,000. Except as provided in (a), (c), (d), (e), and (f) no bank shall pay interest on any single or multiple maturity time deposit of less than \$100,000 at a rate in excess of the applicable rate under the following schedule:

<u>Maturity or Maturity Intervals</u>	<u>Maximum Percent Per Annum</u>
14 days or more but less than 90 days. . . .	5 1/4
90 days or more but less than 1 year. . . .	5 3/4
1 year or more but less than 30 months . . .	6
30 months or more but less than 4 years. . .	6 1/2
4 years or more but less than 6 years. . . .	7 1/4
6 years or more but less than 8 years. . . .	7 1/2
8 years or more. . . . .	7 3/4

(c) Time deposits of less than \$100,000 with maturities 2 1/2 years or more. Except as provided in paragraphs (a), (b), (e), and (f), beginning on Thursday of every other week, a bank may pay interest on any non-negotiable time deposit with a maturity of 2 1/2 years or more at a rate not to exceed the higher of one-quarter of one percent below the average 2 1/2 year yield for United States Treasury securities as determined and announced by the United States Department of the Treasury immediately prior to such Thursday, or 9.25 percent. The average 2 1/2 year yield will be rounded by the United States Department of the Treasury to the nearest 5 basis points. In no event shall the rate of interest paid exceed 11.75 percent. A bank may offer this category of time deposit to all depositors. However, a bank may pay interest on any non-negotiable time deposit with a maturity of 2 1/2 years or more which consists of funds deposited to the credit of, or in which the entire beneficial interest is held by:

(1) the United States, any State of the United States, or any county, municipality or political subdivision thereof, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, American Samoa, Guam, or political subdivision thereof; or

(2) an individual pursuant to an Individual Retirement account agreement or Keogh (H.R. 10) Plan established pursuant to 26 U.S.C. (I.R.C. 1954) Sections 408, 401, at a rate not to exceed the ceiling rate payable on the same category of deposit by any Federally insured savings and loan association or mutual savings bank.



(d) Variable rate time deposits of less than \$100,000.

Except as provided in sections (a), (b), and (e), a bank may pay interest on any non-negotiable time deposit of \$10,000 or more, with a maturity of 26 weeks, at a rate not to exceed 25 basis points above the rate established (auction average on a discount basis) for United States Treasury bills with maturities of 26 weeks issued on or immediately prior to the date of deposit. A bank may pay a minimum ceiling rate of 7 3/4 percent regardless of the Treasury Bill rate. Rounding each rate to the next higher rate is not permitted. A bank may not compound interest during the term of this deposit. During the period May 29, 1980 through November 30, 1980, a bank may renew maturing 26-week Money Market Certificates with the same depositor at a rate of interest equal to the ceiling rate of interest payable on such certificates by mutual savings banks and savings and loan associations. A bank may offer this category of time deposit to all depositors. However, a bank may pay interest on any non-negotiable time deposit of \$10,000 or more with a maturity of 26 weeks which consists of funds deposited to the credit of, or in which the entire beneficial interest is held by:

(1) the United States, any State of the United States, or any county, municipality or political subdivision thereof, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, American Samoa, Guam, or political subdivision thereof; or

(2) an individual pursuant to an Individual Retirement Account agreement or Keogh (H.R.) Plan established pursuant to 26 U.S.C. (I.R.C. 1954) Sections 408, 401 at a rate not to exceed the ceiling rate payable on the same category of deposit by any Federally insured savings and loan association or mutual savings bank.

(e) Governmental time deposits of less than \$100,000. Except as provided in paragraphs (a), (c) and (d) no bank shall pay

interest on any time deposit which consists of funds deposited to the credit of, or which the entire beneficial interest is held by, the United States, any state of the United States, or any county, municipality, or political subdivision thereof, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, American Samoa, Guam, or political subdivisions thereof, at a rate in excess of 8 percent.

(f) Individual Retirement Accounts and Keogh (H.R. 10) plan deposits. Except as provided in (a), (c) and (d) above a bank may pay interest on any time deposit with a maturity of three years or more which consists of funds deposited to the credit of, or in which the entire beneficial interest is held by, an individual pursuant to an Individual Retirement Account agreement or Keogh (H.R.10) plan established pursuant to 26 U.S.C. § 408 or 26 U.S.C. § 401, at a rate not in excess of 8 percent.

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

(h) Savings deposits. No bank shall pay interest at a rate in excess 5 1/4 percent on any passbook savings. Provided, however, that no bank shall pay interest at a rate in excess of 5 percent on any savings deposit that is subject to negotiable orders of withdrawal, the issuance of which is authorized by Federal law.

(i) In calculating the rate of interest paid, the effects of compounding of interest may be disregarded. A bank electing

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

Cb-101.9 Penalty for early withdrawals.

(a) Where a time deposit with an original maturity of three months or more to one year, or any portion thereof, is paid before maturity, a depositor shall forfeit an amount at least equal to three months of interest earned, or that could have been earned, on the amount withdrawn at the nominal (simple interest) rate being paid on the deposit, regardless of the length of time the funds withdrawn have remained on deposit. Where a time deposit with an original maturity of less than three months, or any portion thereof, is paid before maturity, a depositor shall forfeit an amount at least equal to the amount of interest that could have been earned on the amount withdrawn at the nominal (simple interest) rate being paid on the deposit had the funds remained on deposit until maturity. Where a time deposit with an original maturity of more than one year, or any portion thereof, is paid before maturity, a depositor shall forfeit an amount at least equal to six months of interest earned, or that could have been earned, on the amount withdrawn at the nominal (simple interest) rate being paid on the deposit, regardless of the length of time the funds withdrawn have remained on deposit. Where necessary to comply with the requirements of this paragraph, any interest already paid to or for the account of the depositor shall be deducted from the amount requested to be withdrawn. Any amendment of a time deposit contract that results in an increase in the rate of interest paid or in a reduction in the maturity of the deposit constitutes a payment of the time deposit before maturity. A time deposit may be paid before maturity without a forfeiture of interest as prescribed by

this paragraph in the following circumstances:

(1) Where a bank pays all or a portion of a time deposit representing funds contributed to an Individual Retirement Account or Keogh (H.R. 10) Plan established pursuant to 26 U.S.C. (I.R.C. 1954) §§ 401, 408 when the individual for whose benefit the account is maintained attains the age 59 1/2 or is disabled (as defined in 26 U.S.C. (I.R.C. 1954) § 72 (m) (7)) or thereafter; or (2) where a bank pays that portion of a time deposit on which Federal deposit insurance has been lost as the result of the merger of two or more Federally insured banks in which the depositor previously maintained separate time deposits for a period of one year from the date of the merger. A time deposit must be paid before maturity without a forfeiture of interest as prescribed by this paragraph in the following circumstances:

(1) Where a bank pays all or a portion of a time deposit upon the death of any owner of the time deposit funds; or (2) Where a bank pays all or a portion of a time deposit when the owner of a time deposit is determined to be legally incompetent by a court or other administrative body of competent jurisdiction.

(b) Under a time deposit agreement where subsequent deposits reset the maturity of the entire account, each deposit maintained in the account for at least a period equal to the original maturity of the deposit may be regarded as having matured individually and been redeposited at intervals equal to such period. When a time deposit is payable only after notice, for funds on deposit for at least the notice period, the penalty for early withdrawal shall be imposed for at least the notice period.

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## COMPARATIVE ABSTRACT

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

ASSETS	181 Banks	%	175 Banks	Comparison Increase + Decrease -
	December 31, 1980	to Total	September 30, 1980	
Cash and Due From Banks	\$ 643,041	13.0	\$ 512,031	\$131,010 +
U.S. Treasury Securities	401,977	8.1	365,926	36,051 +
Obligations of U.S. Gov't. Agencies and Corp's.	99,139	2.0	85,620	13,519 +
Obligations of State and Political Subdivisions	520,838	10.4	506,878	13,960 +
Other Bonds, Notes, and Debentures	6,834	.1	5,208	1,626 +
Corporate Stock	3,610	-	3,319	291 +
Trading Account Securities	-0-	-	-0-	-0-
Federal Funds Sold	291,702	5.8	324,368	32,666 -
Loans	2,790,432	56.0	2,720,402	70,030 +
Direct Lease Financing	20,561	.4	20,610	49 -
Bank Premises, Furn. & Fixt.	97,893	2.0	89,935	7,958 +
Real Estate Owned Other Than Bank Premises	12,078	.2	13,307	1,229 -
Investments in Unconsolidated Subsidiaries	144	-	159	15 -
Customers' Liabilities	1,696	-	1,160	536 +
Other Assets	100,341	2.0	95,729	4,612 +
<b>TOTAL ASSETS</b>	<b>\$4,990,286</b>	<b>100.0</b>	<b>\$4,744,652</b>	<b>\$245,634 +</b>
<u>LIABILITIES</u>				
Deposits-Demand	1,517,588	30.4	1,380,715	136,873 +
" -Time	2,143,076	43.0	2,056,781	86,295 +
" -U.S. Government	15,865	.3	12,913	2,952 +
" -State and Political Subdivisions	400,051	8.0	457,586	57,535 -
" -Foreign Gov'ts. & Offi- cial Institutions	65,111	1.3	71,732	6,621 -
" -Commercial Banks	98,256	2.0	79,703	18,553 +
Certified & Officer Checks	61,953	1.2	58,874	3,079 +
Total Deposits	4,301,900	86.2	4,118,304	183,596 +
Federal Funds Purchased	158,455	3.2	109,433	49,022 +
Borrowed Money	18,818	.4	27,639	8,821 -
Mortgage Indebtedness	12,003	.2	10,155	1,848 +
Acceptances Outstanding	1,596	-	1,160	436 +
Other Liabilities	62,795	1.3	58,865	3,930 +
<b>TOTAL LIABILITIES</b>	<b>4,555,567</b>	<b>91.3</b>	<b>4,325,556</b>	<b>230,011 +</b>
Subordinated Notes & Debentures	15,349	.3	15,287	62 +
<u>EQUITY CAPITAL</u>				
Preferred Stock	2,300	-	2,300	-0-
Common Stock	102,725	2.1	97,694	5,031 +
Surplus	178,565	3.6	169,672	8,893 +
Undivided Profits	133,851	2.7	132,395	1,456 +
Contingencies & Capital	1,929	-	1,748	181 +
<b>TOTAL EQUITY CAPITAL</b>	<b>419,370</b>	<b>8.4</b>	<b>403,809</b>	<b>15,561 +</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>\$4,990,286</b>	<b>100.0</b>	<b>\$4,744,652</b>	<b>\$245,634 +</b>

ARVADA STATE BANK, ARVADA  
Jefferson County

OFFICERS

C. E. Snow, President; James F. Marsico, Executive Vice President; Marlin D. Dixon, Senior Vice President and Cashier-Secretary; Carrold E. Burns, Vice President and Controller; Frank W. Huseman, Jr., Vice President and Security Officer; Chris Schmidt and Juan E. Evans, Vice Presidents; Shirley A. Stark, James B. Griebat and Alan K. Parker, Assistant Vice Presidents; Lou A. Christensen, Operations Officer.

DIRECTORS

William H. Wall, Jr., C. E. Snow, James F. Marsico, Peter M. Eggleston, and Peter G. Michas.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		4,313
2. U.S. Treasury securities . . . . .		5,093
3. Obligations of other U.S. Government agencies and corporations . . . . .		200
4. Obligations of States and Political subdivisions in the United States . . . . .		4,267
5. Other bonds, notes, and debentures . . . . .		15
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,800
9. a. Loans, Total (excluding unearned income) . . . . .	29,112	
b. Less: allowance for possible loan losses . . . . .	301	
c. Loans, Net . . . . .		28,811
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		211
12. Real estate owned other than bank premises . . . . .		75
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		857
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		45,642
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		17,627
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		19,593
19. Deposits of United States Government . . . . .		61
20. Deposits of States and political subdivisions in the United States . . . . .		2,367
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		113
23. Certified and officers' checks . . . . .		693
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		40,454
a. Total demand deposits . . . . .	18,602	
b. Total time and savings deposits . . . . .	21,852	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		42
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		460
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		40,956
31. Subordinated notes and debentures . . . . .		300
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding none (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 73,250 . . . . .		733
b. No. shares outstanding 73,250 (Par Value) . . . . .		
34. Surplus . . . . .		2,305
35. Undivided profits . . . . .		1,298
36. Reserve for contingencies and other capital reserves . . . . .		50
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		4,386
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		45,642

NORTHWEST STATE BANK, ARVADA  
Jefferson County

OFFICERS

Conrad Kern, President; Karl Sauer, Executive Vice President; Mike Hickman, Assistant Vice President; Glen Heuer, Cashier; R. G. Rogers, Controller; Marilyn Winter, Personnel Officer; Clem Hufles, Loan Officer; L. I. Paulson, Secretary-Treasurer; and Scott Edwards, Auditor.

DIRECTORS

Larry A. Mizel, Emil Hecht, L. I. Paulson, William B. Kemper, John Andrew Love, Donald P. Shwayder, Philip D. Winn, Norman Brownstein, Donald L. Kortz, Michael A. Feiner, and Dudley Martens.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,055
2.	U.S. Treasury securities . . . . .	1,256
3.	Obligations of other U.S. Government agencies and corporations . . . . .	1,220
4.	Obligations of States and Political subdivisions in the United States . . . . .	1,309
5.	Other bonds, notes, and debentures . . . . .	34
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	9,731
	b. Less: allowance for possible loan losses . . . . .	96
	c. Loans, Net . . . . .	9,635
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	197
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 . . . . .	187
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	14,833

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations . . . . .	5,973
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	7,020
19.	Deposits of United States Government . . . . .	20
20.	Deposits of States and political subdivisions in the United States . . . . .	32
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	333
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	13,378
	a. Total demand deposits . . . . .	6,358
	b. Total time and savings deposits . . . . .	7,020
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	125
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	13,503
31.	Subordinated notes and debentures . . . . .	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding	None	(Par Value) . . . . .	
33.	Common Stock	a. No. shares authorized	80,000		
		b. No. shares outstanding	80,000	(Par Value) . . . . .	400
34.	Surplus . . . . .				600
35.	Undivided profits . . . . .				390
36.	Reserve for contingencies and other capital reserves . . . . .				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .				1,390
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .				14,893

THE BANK OF ASPEN, ASPEN  
Pitkin County

OFFICERS

James W. Patterson, President; Harvey D. Hoff, Executive Vice President and Secretary; Jamie Mullikin, Vice President and Cashier; Robert Bergener, M. A. DiSabatino, Jr., and Roy F. Gillmore, Vice Presidents; Ed Irwin, Assistant Vice President; Nick Olmsted, Linda Mathias, Colleen Eke-Clapper and Jody Anthes, Assistant Cashiers.

DIRECTORS

James W. Patterson, E. Robert Gordon, Richard J. Meeker, Harvey D. Hoff.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		5,072
2. U.S. Treasury securities . . . . .		1,708
3. Obligations of other U.S. Government agencies and corporations . . . . .		148
4. Obligations of States and Political subdivisions in the United States . . . . .		6,593
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		23
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	31,427	
b. Less: allowance for possible loan losses . . . . .	275	
c. Loans, Net . . . . .		31,152
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		1,979
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 . . . . .		1,190
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		47,870
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		14,509
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		19,244
19. Deposits of United States Government . . . . .		126
20. Deposits of States and political subdivisions in the United States . . . . .		5,392
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		44
23. Certified and officers' checks . . . . .		1,077
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		40,392
a. Total demand deposits . . . . .	16,945	
b. Total time and savings deposits . . . . .	23,447	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		1,100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		1,392
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		803
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		43,687
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 10,000 . . . . .		
b. No. shares outstanding 10,000 (Par Value) . . . . .		1,000
34. Surplus . . . . .		1,333
35. Undivided profits . . . . .		1,850
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		4,183
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		47,870

PITKIN COUNTY BANK & TRUST COMPANY  
Aspen  
Pitkin County

OFFICERS

Carl O. Harbage, President; Lance R. Michaels, Vice President;  
Sharron K. Summers and Ruth Ann Goodspeed, Assistant Cashiers;  
and Karen LaMaster, Installment Loan Officer.

DIRECTORS

William G. Clark, Carl O. Harbage, Sumner Downing, Morton Heller, Carol Ann Kopf, Patricia Maddalone, Robert Oden, John Schuhmacher, Jr., and Earl Vance.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	6,107
2.	U.S. Treasury securities . . . . .	1,920
3.	Obligations of other U.S. Government agencies and corporations . . . . .	645
4.	Obligations of States and Political subdivisions in the United States . . . . .	
5.	Other bonds, notes, and debentures . . . . .	1,296
6.	Federal Reserve stock and corporate stock . . . . .	31
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	3,250
9.	a. Loans, Total (excluding unearned income) . . . . .	3,763
	b. Less: allowance for possible loan losses . . . . .	12
	c. Loans, Net . . . . .	3,751
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	311
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 . . . . .	292
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	17,603
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	4,653
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	9,483
19.	Deposits of United States Government . . . . .	19
20.	Deposits of States and political subdivisions in the United States . . . . .	1,120
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	344
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	15,619
	a. Total demand deposits . . . . .	5,016
	b. Total time and savings deposits . . . . .	10,603
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	404
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	171
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	16,194
31.	Subordinated notes and debentures . . . . .	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 65,000 . . . . .	
	b. No. shares outstanding 65,000 (Par Value) . . . . .	650
34.	Surplus . . . . .	390
35.	Undivided profits . . . . .	369
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,409
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	17,603

CENTRAL BANK OF AURORA, AURORA  
Arapahoe County

OFFICERS

Larry G. Matthes, President; John M. McLaughlin, Vice President and Cashier; Norman Schutz, Assistant Vice President; Ruby Lee and Carol Brinegar, Operations Officers.

DIRECTORS

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

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions . . . . .		1,797
2. U.S. Treasury securities . . . . .		3,446
3. Obligations of other U.S. Government agencies and corporations . . . . .		400
4. Obligations of States and Political subdivisions in the United States. . . . .		1,628
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	9,055	
b. Less: allowance for possible loan losses. . . . .	109	
c. Loans, Net . . . . .		8,946
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		513
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 . . . . .		262
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		17,542

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations . . . . .		9,156
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		6,609
19. Deposits of United States Government . . . . .		12
20. Deposits of States and political subdivisions in the United States . . . . .		12
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		243
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		16,032
a. Total demand deposits. . . . .	9,422	
b. Total time and savings deposits. . . . .	6,610	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		54
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		16,086
31. Subordinated notes and debentures. . . . .		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding None (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. . . . .		756
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,456
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		17,542

CITIZENS BANK OF AURORA, AURORA  
Adams County

OFFICERS

James C. Lewien, President; Paul A. Hutt and Mercille R. Howes, Vice Presidents; Martin H. Gossenauer, Jr., Vice President and Cashier; Herb vonGoetz, Assistant Vice President; Debra J. Renfro, Assistant Cashier; Marjorie A. Kimbrough, Secretary; and Alan E. McGinnity, Operations Officer.

DIRECTORS

Joseph D. Freund, J. E. Manning, Sr., Richard O. Campbell, Paul V. Murray, James C. Lewien, Dwight C. Rider, Lester D. Pedicord, and David Butler.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,611
2.	U.S. Treasury securities . . . . .	2,331
3.	Obligations of other U.S. Government agencies and corporations . . . . .	599
4.	Obligations of States and Political subdivisions in the United States. . . . .	454
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	8,950
	b. Less: allowance for possible loan losses. . . . .	84
	c. Loans, Net . . . . .	8,866
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	179
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 . . . . .	251
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	15,431
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	6,749
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	7,024
19.	Deposits of United States Government . . . . .	57
20.	Deposits of States and political subdivisions in the United States . . . . .	160
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	164
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	14,154
	a. Total demand deposits. . . . .	7,019
	b. Total time and savings deposits. . . . .	7,135
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	131
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	14,285
31.	Subordinated notes and debentures. . . . .	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 50,000 . . . . .	
	b. No. shares outstanding 40,300 (Par Value) . . . . .	403
34.	Surplus. . . . .	568
35.	Undivided profits. . . . .	175
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,146
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	15,431

FIDELITY BANK AND TRUST, AURORA  
Arapahoe County

OFFICERS

Merlynn M. Olson, President; Polly Berry, Cashier; Larry J. Shick, Vice President.

DIRECTORS

Mike A. Leprino, Alan R. Kris, Anthony M. Dursey, John W. O'Dorisio, Donald W. Kehr, Merlynn M. Olson, Charles M. De Belle.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions . . . . .	523
2.	U.S. Treasury securities . . . . .	290
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States. . . . .	
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	24
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	400
9.	a. Loans, Total (excluding unearned income) . . . . .	646
	b. Less: allowance for possible loan losses. . . . .	
	c. Loans, Net . . . . .	646
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	218
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 . . . . .	34
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	2,135

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations . . . . .	627
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	561
19.	Deposits of United States Government . . . . .	
20.	Deposits of States and political subdivisions in the United States . . . . .	
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	61
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	1,249
	a. Total demand deposits. . . . .	688
	b. Total time and savings deposits. . . . .	561
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	6
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	1,255
31.	Subordinated notes and debentures. . . . .	80

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding	None	(Par Value) . . .	
33.	Common Stock a. No. shares authorized	10,000		
	b. No. shares outstanding	10,000	(Par Value) . . .	500
34.	Surplus. . . . .			300
35.	Undivided profits. . . . .			
36.	Reserve 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). . . . .			2,135



JEFFERSON BANK EAST, AURORA  
 Arapahoe County

OFFICERS

Marvin Moll, President; Elizabeth Frederick, Executive Vice President;  
 Robert Yaich, Vice President; Scott Williams, Assistant Vice President;  
 and Brian Kenna, Cashier;

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas Moll, and Elizabeth Frederick.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,715
2.	U.S. Treasury securities . . . . .	765
3.	Obligations of other U.S. Government agencies and corporations . . . . .	600
4.	Obligations of States and Political subdivisions in the United States . . . . .	4,111
5.	Other bonds, notes, and debentures . . . . .	169
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	4,484
	b. Less: allowance for possible loan losses . . . . .	7
	c. Loans, Net . . . . .	4,477
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	863
12.	Real estate owned other than bank premises . . . . .	7
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	16
15.	Other assets . . . . .	269
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	12,992
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	5,723
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	3,374
19.	Deposits of United States Government . . . . .	
20.	Deposits of States and political subdivisions in the United States . . . . .	500
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	366
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	9,963
	a. Total demand deposits . . . . .	6,089
	b. Total time and savings deposits . . . . .	3,874
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	1,775
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	16
29.	Other liabilities . . . . .	28
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	11,782
31.	Subordinated notes and debentures . . . . .	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 25,000 . . . . .	
	b. No. shares outstanding 25,000 (Par Value) . . . . .	250
34.	Surplus . . . . .	650
35.	Undivided profits . . . . .	310
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,210
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	12,992

THE PEOPLES BANK & TRUST COMPANY, AURORA  
Adams County

OFFICERS

Homer A. Lyle, President; Paul R. Hood, Executive Vice President;  
R. D. Rasmussen, Robert Midcap, Bob Brozovich and R. V. Plummer, Vice  
Presidents; Jack L. Houchen, Vice President and Trust Officer; Mary  
Antolini, Cashier; Doris Davis and C. E. Knapp, Assistant Vice Presidents;  
D. G. Lenocker, Comptroller.

DIRECTORS

Ronald E. Chism, F. R. Fuller, John F. Harper, Homer A. Lyle, Gen. Joseph C.  
Moffitt, Thomas W. Nevin, George L. Strike, Louis N. Strike, Edward M. Willis.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		4,787
2. U.S. Treasury securities . . . . .		3,425
3. Obligations of other U.S. Government agencies and corporations . . . . .		4,994
4. Obligations of States and Political subdivisions in the United States . . . . .		2,883
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	26,721	
b. Less: allowance for possible loan losses . . . . .	333	
c. Loans, Net . . . . .		26,388
10. Lease financing receivables . . . . .		1,168
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		858
12. Real estate owned other than bank premises . . . . .		403
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		816
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		46,222
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		17,093
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		18,490
19. Deposits of United States Government . . . . .		49
20. Deposits of States and political subdivisions in the United States . . . . .		4,691
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		6
23. Certified and officers' checks . . . . .		665
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		40,994
a. Total demand deposits . . . . .	19,105	
b. Total time and savings deposits . . . . .	21,889	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		605
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		41,699
31. Subordinated notes and debentures . . . . .		50
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 87,500 . . . . .		
b. No. shares outstanding 87,500 (Par Value) . . . . .		875
34. Surplus . . . . .		2,550
35. Undivided profits . . . . .		1,048
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		4,473
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		46,222

SOUTHEAST STATE BANK OF AURORA, AURORA  
Arapahoe County

OFFICERS

L. I. Paulson, President; Andrew N. Peterie, Executive Vice President; Craig Tische, Loan Officer; Gregg Kinney, Cashier; Barbara Sanders, Assistant Cashier; R. G. Rogers, Controller, and Scott Edwards, Auditor.

DIRECTORS

Larry A. Mizel, Emil Hecht, L. I. Paulson, William B. Kemper, John Andrew Love, Donald P. Shwayder, Philip D. Winn, Norman Brownstein, Donald L. Kortz, and Michael A. Feiner.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,123
2.	U.S. Treasury securities . . . . .	400
3.	Obligations of other U.S. Government agencies and corporations . . . . .	500
4.	Obligations of States and Political subdivisions in the United States . . . . .	1,003
5.	Other bonds, notes, and debentures . . . . .	13
6.	Federal Reserve stock and corporate stock . . . . .	30
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	2,625
9.	a. Loans, Total (excluding unearned income) . . . . .	5,566
	b. Less: allowance for possible loan losses. . . . .	49
	c. Loans, Net . . . . .	5,517
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	67
12.	Real estate owned other than bank premises . . . . .	136
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	133
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	11,547
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	5,073
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	3,307
19.	Deposits of United States Government . . . . .	
20.	Deposits of States and political subdivisions in the United States . . . . .	
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	1,822
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	10,202
	a. Total demand deposits. . . . .	6,895
	b. Total time and savings deposits. . . . .	3,307
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	162
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	10,364
31.	Subordinated notes and debentures. . . . .	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 50,000 . . . . .	
	b. No. shares outstanding 50,000 (Par Value) . . . . .	500
34.	Surplus. . . . .	500
35.	Undivided profits. . . . .	183
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,183
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	11,547

UNITED BANK OF AURORA, AURORA  
Arapahoe County

OFFICERS

J. K. Hazlett, President, C. B. Wampler, Senior Vice President, Jack C. Heimbichner, Senior Vice President and Cashier; Arden A. Krugerud and Rick K. Richard, Vice Presidents; F. E. Kilgore, Personal Banking Officer; Kay Abbot, Marketing Officer; Daryl Collier, Collection Officer; Peter Wimpffen, Operations and Security Officer; John Cox, Commercial Loan Officer; Carole Costello, Loan Operations Officer; and Ann Standerfer, Personnel Officer.

DIRECTORS

J. K. Hazlett, C. B. Strait, Dr. James M. Liggett, William C. Hinkley, John D. Saviers, Lyall D. Engelstad, William E. Hutchinson, Michael D. Nevin, and Taylor L. Stephens.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,399
2. U.S. Treasury securities . . . . .		5,047
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		5,491
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		2,000
9. a. Loans, Total (excluding unearned income) . . . . .	24,523	
b. Less: allowance for possible loan losses . . . . .	260	
c. Loans, Net . . . . .		24,263
10. Lease financing receivables . . . . .		14
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		1,267
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 . . . . .		1,055
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		40,536
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		11,287
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		20,491
19. Deposits of United States Government . . . . .		29
20. Deposits of States and political subdivisions in the United States . . . . .		4,396
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		483
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		36,686
a. Total demand deposits . . . . .	11,812	
b. Total time and savings deposits . . . . .	24,874	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		405
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		37,091
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 7,500 . . . . .		
b. No. shares outstanding 7,500 (Par Value) . . . . .		750
34. Surplus . . . . .		1,750
35. Undivided profits . . . . .		945
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		3,445
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		40,536

THE BANK OF PARK COUNTY, BAILEY  
Park County

OFFICERS

John P. Olson, Chairman of the Board; Frank C. M. Thornton, President;  
David E. Heffelfinger, Cashier.

DIRECTORS

John P. Olson, Frank C.M. Thornton, Ellen E. Olsen, Dale G. Langford,  
Lloyd L. London, Morris Burk, Carl F. Bisgaard, and William P. Moore.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	513
2.	U.S. Treasury securities . . . . .	349
3.	Obligations of other U.S. Government agencies and corporations . . . . .	747
4.	Obligations of States and Political subdivisions in the United States . . . . .	
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	13
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	50
9.	a. Loans, Total (excluding unearned income) . . . . .	2,207
	b. Less: allowance for possible loan losses . . . . .	14
	c. Loans, Net . . . . .	2,193
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	217
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 . . . . .	127
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	4,209
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	1,250
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	1,487
19.	Deposits of United States Government . . . . .	7
20.	Deposits of States and political subdivisions in the United States . . . . .	828
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	73
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	3,645
	a. Total demand deposits . . . . .	1,440
	b. Total time and savings deposits . . . . .	2,205
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	91
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	3,736
31.	Subordinated notes and debentures . . . . .	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 12,500 . . . . .	
	b. No. shares outstanding 12,500 (Par Value) . . . . .	125
34.	Surplus . . . . .	275
35.	Undivided profits . . . . .	73
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	473
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	4,209

BANK OF BASALT, BASALT  
Eagle County

OFFICERS

J. Robert Young, Chairman of the Board, Richard W. Ducic, President; Stephen Briggs, Cashier and Assistant Vice President; H. David Scruby, Assistant Cashier; Jo Loyd, Operations Officer; and William B. Vollbracht, Chairman of the Executive Committee.

DIRECTORS

William B. Vollbracht, Wally Dallenbach, Wallace A.E. deBeque, Richard W. Ducic, Ernest Gianinetti, Peter N. Guy, J. Dudley Lockrem, Rodney E. Slifer, J. Robert Young, and Robert F. Downs.

December 31, 1980

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions. . . . .		359
2. U.S. Treasury securities . . . . .		699
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States. . . . .		1,063
5. Other bonds, notes, and debentures . . . . .		30
6. Federal Reserve stock and corporate stock. . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		320
9. a. Loans, Total (excluding unearned income) . . . . .	5,293	
b. Less: allowance for possible loan losses. . . . .	49	
c. Loans, Net . . . . .		5,244
10. Lease financing receivables. . . . .		60
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		98
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 . . . . .		100
15. Other assets . . . . .		1
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		7,974
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		2,438
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		2,796
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		1,570
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		230
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		7,034
a. Total demand deposits. . . . .	2,728	
b. Total time and savings deposits. . . . .	4,306	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		142
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		7,176
31. Subordinated notes and debentures. . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding . . . . .	None	(Par Value) . . .
33. Common Stock a. No. shares authorized . . . . .	40,000	
b. No. shares outstanding . . . . .	40,000	(Par Value) . . .
34. Surplus. . . . .		125
35. Undivided profits. . . . .		410
36. Reserve for contingencies and other capital reserves . . . . .		263
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		798
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		7,974

PINE RIVER VALLEY BANK, BAYFIELD  
La Plata County

OFFICERS

H. J. LePlatt, Chairman of the Board; James W. Sower, President;  
Glade E. Stowell, Cashier and Vice President, Ernest H. Johnson,  
Assistant Vice President.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		291
2. U.S. Treasury securities . . . . .		799
3. Obligations of other U.S. Government agencies and corporations . . . . .		300
4. Obligations of States and Political subdivisions in the United States . . . . .		75
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		3
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		150
9. a. Loans, Total (excluding unearned income) . . . . . 2, 197		
b. Less: allowance for possible loan losses. . . . .		11
c. Loans, Net . . . . .		2,186
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		124
12. Real estate owned other than bank premises . . . . .		18
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		78
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		4,024
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		836
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		1,896
19. Deposits of United States Government . . . . .		33
20. Deposits of States and political subdivisions in the United States . . . . .		735
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		59
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		3,549
a. Total demand deposits . . . . .	1,056	
b. Total time and savings deposits . . . . .	2,493	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		51
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		3,600
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding      None                      (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 . . . . .		174
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		424
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		4,024

GILPIN COUNTY BANK, BLACKHAWK  
Gilpin County

OFFICERS

Harry Black, President; Bruce J. Birr, Executive Vice President and  
Cashier-Secretary.

DIRECTORS

Harry Black, Bruce J. Birr, B. Don Daniel, Del J. Ellis, William B.  
Phelps,

		<u>Mil. Thou.</u>
<hr/>		
December 31, 1980		
<u>ASSETS</u>		
1. Cash and due from depository institutions . . . . .	275	
2. U.S. Treasury securities . . . . .	200	
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .	50	
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .	11	
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .	100	
9. a. Loans, Total (excluding unearned income) . . . . .	1,603	
b. Less: allowance for possible loan losses . . . . .	3	
c. Loans, Net . . . . .		1,600
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		74
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 . . . . .		75
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		2,385
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		507
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		553
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		761
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		26
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		1,847
a. Total demand deposits . . . . .	597	
b. Total time and savings deposits . . . . .	1,250	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		17
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		1,864
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding      None                      (Par Value) . . . . .		
33. Common Stock a. No. shares authorized      25,000		
b. No. shares outstanding      25,000                      (Par Value) . . . . .		250
34. Surplus . . . . .		125
35. Undivided profits . . . . .		146
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		521
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		2,385



CENTENNIAL BANK OF BLENDE, BLENDE  
Pueblo County

OFFICERS

Ray E. Robinson, President; Robert D. Aslinger, Vice President; and Ray L. Hanson, Assistant Vice President.

DIRECTORS

Sam Caricato, Fred Gorsich, William T. Johnson, John Musso, Jr., Robert H. Redwine, Ray E. Robinson, James A. Utt, and Charles Williams.

December 31,

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		326
2. U.S. Treasury securities . . . . .		584
3. Obligations of other U.S. Government agencies and corporations . . . . .		350
4. Obligations of States and Political subdivisions in the United States. . . . .		171
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	1,810	
b. Less: allowance for possible loan losses. . . . .	13	
c. Loans, Net . . . . .		1,797
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		126
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 . . . . .		58
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		4,512
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		998
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		2,086
19. Deposits of United States Government . . . . .		7
20. Deposits of States and political subdivisions in the United States . . . . .		705
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		36
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		3,832
a. Total demand deposits. . . . .	1,314	
b. Total time and savings deposits. . . . .	2,518	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		48
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		3,880
31. Subordinated notes and debentures. . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 27,500 . . . . .		
b. No. shares outstanding 27,500 (Par Value) . . . . .		275
34. Surplus . . . . .		200
35. Undivided profits. . . . .		157
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		632
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		4,512

BANK OF BOULDER, BOULDER  
Boulder County

OFFICERS

Steven K. Bosley, President; David M. Haney, Vice President;  
Terry L. Hannum, Vice President and Cashier.

DIRECTORS

Carroll V. SoReille, Anthony F. Tisone, Lawrence G. Hancock, Richard  
E. Geesaman and Steven K. Bosley.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	3,375
2.	U.S. Treasury securities . . . . .	3,387
3.	Obligations of other U.S. Government agencies and corporations . . . . .	9
4.	Obligations of States and Political subdivisions in the United States . . . . .	
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	30
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	3,100
9.	a. Loans, Total (excluding unearned income) . . . . .	11,679
	b. Less: allowance for possible loan losses . . . . .	123
	c. Loans, Net . . . . .	11,556
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	516
12.	Real estate owned other than bank premises . . . . .	103
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	2,197
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	24,273

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations . . . . .	6,588
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	11,750
19.	Deposits of United States Government . . . . .	18
20.	Deposits of States and political subdivisions in the United States . . . . .	479
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	782
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	19,617
	a. Total demand deposits . . . . .	7,463
	b. Total time and savings deposits . . . . .	12,154
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	2,884
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	157
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 17 thru 29) . . . . .	22,658
31.	Subordinated notes and debentures . . . . .	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding	None	(Par Value) . . . . .	
33.	Common Stock	a. No. shares authorized	54,000		
		b. No. shares outstanding	43,000	(Par Value) . . . . .	480
34.	Surplus . . . . .				520
35.	Undivided profits . . . . .				615
36.	Reserve for contingencies and other capital reserves . . . . .				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .				1,615
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .				24,273

SECURITY BANK OF BOULDER, BOULDER  
Boulder County

OFFICERS

Douglas Moll, President; Sam Worrell, Vice President and Don Chagnon, Cashier-Secretary.

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas Moll, and Elizabeth Frederick.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	790
2.	U.S. Treasury securities . . . . .	1,139
3.	Obligations of other U.S. Government agencies and corporations . . . . .	400
4.	Obligations of States and Political subdivisions in the United States . . . . .	258
5.	Other bonds, notes, and debentures . . . . .	21
6.	Federal Reserve stock and 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) . . . . .	6,131
	b. Less: allowance for possible loan losses . . . . .	27
	c. Loans, Net . . . . .	6,104
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	721
12.	Real estate owned other than bank premises . . . . .	19
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	179
15.	Other assets . . . . .	219
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	10,400
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	3,214
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	4,674
19.	Deposits of United States Government . . . . .	46
20.	Deposits of States and political subdivisions in the United States . . . . .	900
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	112
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	8,946
	a. Total demand deposits . . . . .	3,432
	b. Total time and savings deposits . . . . .	5,514
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	179
29.	Other liabilities . . . . .	59
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	9,184
31.	Subordinated notes and debentures . . . . .	151
 <u>EQUITY CAPITAL</u> 		
32.	Preferred stock a. No. shares outstanding None (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 92,500 . . . . .	
	b. No. shares outstanding 92,500 (Par Value) . . . . .	463
34.	Surplus . . . . .	310
35.	Undivided profits . . . . .	292
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,065
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	10,400

UNITED BANK OF BOULDER, BOULDER  
Boulder County

OFFICERS

W. D. Carter, Chairman of the Board and President; Lew E. Elliot, Bradley J. Stelling & John H. Minneman, Vice Presidents; John E. Rogers, Vice President and Cashier; H. John Wrapp, Commercial Loan Officer; Marion O. Francis, Martha J. Rowe, Richard G. Carlson, Stephen H. Simpson, III, Personal Banking Officers; Cecilia J. Mijac, Operations Officer.

DIRECTORS

W. D. Carter, William E. Coleman, Joel C. Davis, Joseph A. Frankovsky, Margaret S. Hansson, John E. Mock, Ann L. Shaffer, Donald I. Sweany, Dennie P. Wise, Jr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	6,020
2.	U.S. Treasury securities . . . . .	6,493
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	6,792
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	51,406
	b. Less: allowance for possible loan losses . . . . .	516
	c. Loans, Net . . . . .	50,890
10.	Lease financing receivables . . . . .	23
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	1,272
12.	Real estate owned other than bank premises . . . . .	180
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	1,643
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	73,328

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations . . . . .	22,277
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	35,803
19.	Deposits of United States Government . . . . .	457
20.	Deposits of States and political subdivisions in the United States . . . . .	5,900
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	1,122
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	65,559
	a. Total demand deposits . . . . .	23,951
	b. Total time and savings deposits . . . . .	41,608
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	75
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	891
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	703
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	67,228
31.	Subordinated notes and debentures . . . . .	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding	None	(Par Value) . . . . .	
33.	Common Stock	a. No. shares authorized	175,000		
		b. No. shares outstanding	175,000	(Par Value) . . . . .	1,750
34.	Surplus . . . . .				2,500
35.	Undivided profits . . . . .				1,850
36.	Reserve for contingencies and other capital reserves . . . . .				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .				6,100
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .				73,328

BANK OF BRECKENRIDGE, BRECKENRIDGE  
Summit County

OFFICERS

Dennis Mathisen, Chairman of the Board; Dale H. Baan, Executive Vice President; Wayne Olson and Daniel Lindsay, Vice Presidents; Terry Hostetler, Loan Officer; Gene Bennett, Cashier; Alice V. Lovell, Assistant Cashier;

DIRECTORS

Wayne E. Olson, C. Dean Boyd, Dale H. Baan, R. Gordon Heisler.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,530
2. U.S. Treasury securities . . . . .		3,128
3. Obligations of other U.S. Government agencies and corporations . . . . .		400
4. Obligations of States and Political subdivisions in the United States . . . . .		1,581
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	8,607	
b. Less: allowance for possible loan losses . . . . .	113	
c. Loans, Net . . . . .		8,494
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		71
12. Real estate owned other than bank premises . . . . .		55
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		324
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		17,083
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		10,634
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,782
19. Deposits of United States Government . . . . .		9
20. Deposits of States and political subdivisions in the United States . . . . .		481
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		756
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		15,662
a. Total demand deposits . . . . .	11,626	
b. Total time and savings deposits . . . . .	4,036	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		226
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		15,888
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 40,000 (Par Value) . . . . .		280
b. No. shares outstanding 40,000 (Par Value) . . . . .		555
34. Surplus . . . . .		360
35. Undivided profits . . . . .		
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,195
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		17,083

THE FIRST BANK AND TRUST COMPANY OF BRIGHTON  
Brighton  
Adams County

OFFICERS

Leslie L. Sayre, Chairman of the Board and Chief Executive Officer; Charles W. Sayre, President, Secretary to the Board and Trust Officer; John A. Munger, Executive Vice President and Trust Officer; Michael C. Sayre, Vice President, Cashier and Trust Officer; Robert R. Hallmark and Donald J. Olson, Senior Vice Presidents; David H. Fahrback and Richard McLean, Vice President and Loan Officers; Dorothy Wagner, Vice President and Agricultural Loan Officer.

DIRECTORS

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

December 31, 1980

		<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .		6,344
2.	U.S. Treasury securities . . . . .		2,450
3.	Obligations of other U.S. Government agencies and corporations . . . . .		691
4.	Obligations of States and Political subdivisions in the United States . . . . .		4,309
5.	Other bonds, notes, and debentures . . . . .		
6.	Federal Reserve stock and corporate stock . . . . .		64
7.	Trading account securities . . . . .		
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .		4,850
9.	a. Loans, Total (excluding unearned income) . . . . .	18,483	
	b. Less: allowance for possible loan losses . . . . .	226	
	c. Loans, Net . . . . .		18,257
10.	Lease financing receivables . . . . .		
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		793
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 . . . . .		504
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .		38,262
 <u>LIABILITIES</u> 			
17.	Demand deposits of individuals, partnerships, and corporations . . . . .		12,613
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .		16,328
19.	Deposits of United States Government . . . . .		102
20.	Deposits of States and political subdivisions in the United States . . . . .		3,335
21.	Deposits of foreign governments and official institutions . . . . .		
22.	Deposits of commercial banks . . . . .		
23.	Certified and officers' checks . . . . .		228
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		32,606
	a. Total demand deposits . . . . .	13,830	
	b. Total time and savings deposits . . . . .	18,776	
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .		2,250
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
	b. Other liabilities for borrowed money . . . . .		
27.	Mortgage indebtedness and liability for capitalized leases . . . . .		
28.	Bank's liability on acceptances executed and outstanding . . . . .		
29.	Other liabilities . . . . .		391
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		35,247
31.	Subordinated notes and debentures . . . . .		
 <u>EQUITY CAPITAL</u> 			
32.	Preferred stock a. No. shares outstanding None (Par Value) . . . . .		
33.	Common Stock a. No. shares authorized 16,000 (Par Value) . . . . .		
	b. No. shares outstanding 16,000 (Par Value) . . . . .		400
34.	Surplus . . . . .		1,267
35.	Undivided profits . . . . .		1,348
36.	Reserve for contingencies and other capital reserves . . . . .		
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		3,015
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		38,262

PLATTE VALLEY BANK, BRIGHTON  
Adams County

OFFICERS

James J. O'Dell, President; Richard Chenoweth, Executive Vice President; Hugh J. Whitcomb and Melvin H. Green, Vice Presidents; Betty J. Butz, Vice President and Cashier-Secretary; Joe B. Dyar, Marketing Officer; Mary Allen and Ruth J. Abeyta, Assistant Cashiers.

DIRECTORS

James J. O'Dell, Nell J. Bergman, Richard Chenoweth, Frank G. Ottesen, Tom Rapp, Alan D. Wilson, and Jeanne L. O'Dell.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,838
2. U.S. Treasury securities . . . . .		399
3. Obligations of other U.S. Government agencies and corporations . . . . .		400
4. Obligations of States and Political subdivisions in the United States . . . . .		1,451
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		89
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		775
9. a. Loans, Total (excluding unearned income) . . . . .	11,180	
b. Less: allowance for possible loan losses . . . . .	101	
c. Loans, Net . . . . .		11,079
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		872
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 . . . . .		855
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		17,758
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		5,793
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		7,207
19. Deposits of United States Government . . . . .		53
20. Deposits of States and political subdivisions in the United States . . . . .		2,215
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		43
23. Certified and officers' checks . . . . .		500
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		15,811
a. Total demand deposits . . . . .	6,940	
b. Total time and savings deposits . . . . .	8,871	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		506
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		232
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		16,549
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 38,439 (Par Value) . . . . .		384
b. No. shares outstanding 38,439 (Par Value) . . . . .		720
34. Surplus . . . . .		105
35. Undivided profits . . . . .		
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,209
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		17,758

BROOMFIELD STATE BANK, BROOMFIELD  
Jefferson County

OFFICERS

Marvin F. Owens, III, President; Robert Sponsler, Vice President and Auditor; James W. Mathews, Vice President; Cindy J. Bledsoe, Cashier-Secretary; Janet E. Burak and Thomas E. McFall, Operations Officers; Janis Grotz, Loan Officer I.

DIRECTORS

J. W. Allison, Thomas R. Allison, Virgil D. Blackburn, Marvin F. Owens, Jr., Marvin F. Owens, III, Kenneth E. Palmer.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,738
2. U.S. Treasury securities . . . . .		629
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		70
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,250
9. a. Loans, Total (excluding unearned income) . . . . .	6,066	
b. Less: allowance for possible loan losses . . . . .	50	
c. Loans, Net . . . . .		6,016
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		249
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 . . . . .		105
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		11,087
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		5,429
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,588
19. Deposits of United States Government . . . . .		16
20. Deposits of States and political subdivisions in the United States . . . . .		900
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		147
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		10,080
a. Total demand deposits . . . . .	5,592	
b. Total time and savings deposits . . . . .	4,488	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		83
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		10,163
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding . . . . .	None	(Par Value) . . .
33. Common Stock a. No. shares authorized . . . . .	40,000	
b. No. shares outstanding . . . . .	40,000	(Par Value) . . .
34. Surplus . . . . .		400
35. Undivided profits . . . . .		124
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		924
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		11,087



UNITED BANK OF BROOMFIELD, BROOMFIELD  
Boulder County

OFFICERS

I. K. Hoyle, President; Duane C. Knight, Senior Vice President; Donald E. Green, Karen K. Williams and Betty L. Taylor, Vice Presidents; Lucille Barnett, Vice President and Cashier; Joanne Christenson, Assistant Cashier; Frances Johnson and Donald E. Krieger, Personal Banking Officers.

DIRECTORS

Kermit L. Darkey, Alvern K. Gardner, William E. Greenewald, I. K. Hoyle, Owen A. McGinn, and John A. TerHar, Sr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	3,242
2.	U.S. Treasury securities . . . . .	5,480
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States. . . . .	3,685
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	23,550
	b. Less: allowance for possible loan losses. . . . .	238
	c. Loans, Net . . . . .	23,312
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	712
12.	Real estate owned other than bank premises . . . . .	40
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	737
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	37,208
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	10,932
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	17,168
19.	Deposits of United States Government . . . . .	95
20.	Deposits of States and political subdivisions in the United States . . . . .	4,967
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	471
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	33,633
	a. Total demand deposits. . . . .	11,688
	b. Total time and savings deposits. . . . .	21,945
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	138
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	147
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	332
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	34,250
31.	Subordinated notes and debentures. . . . .	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (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. . . . .	1,518
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	2,958
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	37,208

THE FARMERS STATE BANK OF BRUSH, BRUSH  
Morgan County

OFFICERS

Warren M. Watrous, Chairman of the Board; Steve A. Christoff, President; John H. Higgins, Vice President and Trust Officer; William A. Sauerbreit, Vice President and Cashier; Leslie W. Loose, Vice President; Betty L. Kelly, Dorothy J. Crane and Avis Schreiner, Assistant Cashiers; and Allan R. Tormohlen, Assistant Vice President.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	4,773
2.	U.S. Treasury securities . . . . .	835
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	4,078
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	17,837
	b. Less: allowance for possible loan losses . . . . .	169
	c. Loans, Net . . . . .	17,668
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	218
12.	Real estate owned other than bank premises . . . . .	7
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	1,514
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	29,893
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	6,801
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	14,847
19.	Deposits of United States Government . . . . .	36
20.	Deposits of States and political subdivisions in the United States . . . . .	4,877
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	316
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	26,877
	a. Total demand deposits . . . . .	7,219
	b. Total time and savings deposits . . . . .	19,658
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	76
	b. Other liabilities for borrowed money . . . . .	21
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	350
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	27,324
31.	Subordinated notes and debentures . . . . .	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 5,000 . . . . .	
	b. No. shares outstanding 5,000 (Par Value) . . . . .	500
34.	Surplus . . . . .	1,000
35.	Undivided profits . . . . .	1,069
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	2,569
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	29,893

BUENA VISTA BANK & TRUST COMPANY  
Buena Vista  
Chaffee County

OFFICERS

R. L. Bowen, President; R. W. Schutte, Vice President; and  
J. F. Dunscomb, Cashier-Secretary.

DIRECTORS

R. L. Bowen, James M. Harmon, and Philip S. Smith.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		763
2. U.S. Treasury securities . . . . .		697
3. Obligations of other U.S. Government agencies and corporations . . . . .		500
4. Obligations of States and Political subdivisions in the United States . . . . .		40
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	6,528	
b. Less: allowance for possible loan losses . . . . .	56	
c. Loans, Net . . . . .		6,472
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		318
12. Real estate owned other than bank premises . . . . .		297
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		7
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		198
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		9,992
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		3,453
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,927
19. Deposits of United States Government . . . . .		4
20. Deposits of States and political subdivisions in the United States . . . . .		1,567
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		157
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		9,108
a. Total demand deposits . . . . .	3,896	
b. Total time and savings deposits . . . . .	5,212	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		211
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		67
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		9,175
31. Subordinated notes and debentures . . . . .		75
 <u>EQUITY CAPITAL</u> 		
32. Preferred stock a. No. shares outstanding None (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 10,000 . . . . .		
b. No. shares outstanding 10,000 (Par Value) . . . . .		200
34. Surplus . . . . .		211
35. Undivided profits . . . . .		263
36. Reserve for contingencies and other capital reserves . . . . .		68
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		742
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		9,992

THE BANK OF BURLINGTON, BURLINGTON  
Kit Carson County

OFFICERS

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

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		3,429
2. U.S. Treasury securities . . . . .		983
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		2,633
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		5,400
9. a. Loans, Total (excluding unearned income) . . . . .	9,358	
b. Less: allowance for possible loan losses . . . . .	64	
c. Loans, Net . . . . .		9,294
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		150
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 . . . . .		46
15. Other assets . . . . .		
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		22,005
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		8,214
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		10,264
19. Deposits of United States Government . . . . .		53
20. Deposits of States and political subdivisions in the United States . . . . .		660
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		82
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		19,273
a. Total demand deposits . . . . .	8,518	
b. Total time and savings deposits . . . . .	10,755	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		32
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		19,305
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding     None                     (Par Value) . . . . .		
33. Common Stock a. No. shares authorized     6,000		
b. No. shares outstanding     6,000                     (Par Value) . . . . .		600
34. Surplus . . . . .		700
35. Undivided profits . . . . .		1,426
36. Reserve for contingencies and other capital reserves . . . . .		(26)
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		2,700
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		22,005

THE BYERS STATE BANK, BYERS  
Arapahoe County

OFFICERS

L. R. Bate, President; Robert E. Rice and Richard Kerbel, Vice Presidents;  
Robert E. Rice, Cashier-Secretary and Treasurer; Erna Dutton, Assistant  
Cashier.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	833
2.	U.S. Treasury securities . . . . .	840
3.	Obligations of other U.S. Government agencies and corporations . . . . .	40
4.	Obligations of States and Political subdivisions in the United States . . . . .	2,184
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	6,191
	b. Less: allowance for possible loan losses . . . . .	71
	c. Loans, Net . . . . .	6,120
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	46
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 . . . . .	156
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	11,519

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations . . . . .	3,607
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	5,998
19.	Deposits of United States Government . . . . .	25
20.	Deposits of States and political subdivisions in the United States . . . . .	600
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	34
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	10,264
	a. Total demand deposits . . . . .	3,782
	b. Total time and savings deposits . . . . .	6,482
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	140
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	10,404
31.	Subordinated notes and debentures . . . . .	

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding	None	(Par Value) . . .	
33.	Common Stock a. No. shares authorized	3,600		
	b. No. shares outstanding	3,600	(Par Value) . . .	360
34.	Surplus . . . . .			340
35.	Undivided profits . . . . .			415
36.	Reserve for contingencies and other capital reserves . . . . .			
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .			1,115
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .			11,519

FARMERS STATE BANK OF CALHAN, CALHAN  
El Paso County

OFFICERS

John L. Pieper, President; Milton L. Mathis, Senior Vice President; Lawrence M. Brase, Assistant Vice President and Cashier; Mildred M. Kobilan, Assistant Cashier and John R. Keller, Assistant Vice President.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	645
2.	U.S. Treasury securities . . . . .	1,430
3.	Obligations of other U.S. Government agencies and corporations . . . . .	50
4.	Obligations of States and Political subdivisions in the United States . . . . .	2,940
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	9,815
	b. Less: allowance for possible loan losses . . . . .	152
	c. Loans, Net . . . . .	9,663
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	150
12.	Real estate owned other than bank premises . . . . .	9
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	389
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	16,876
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	4,869
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	9,952
19.	Deposits of United States Government . . . . .	4
20.	Deposits of States and political subdivisions in the United States . . . . .	254
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) . . . . .	15,248
	a. Total demand deposits . . . . .	5,211
	b. Total time and savings deposits . . . . .	10,037
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	346
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	15,594
31.	Subordinated notes and debentures . . . . .	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding None (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 2,000 . . . . .	
	b. No. shares outstanding 2,000 (Par Value) . . . . .	200
34.	Surplus . . . . .	400
35.	Undivided profits . . . . .	682
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,282
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	16,876

ROARING FORK BANK, CARBONDALE  
Garfield County

OFFICERS

E. Lynn Pittman, President; Lawrence E. Burg, Vice President and Cashier; L. Kristine Gardner, Secretary and Loan Officer; Verna M. Caple, Operations Officer; Steve Connolly, Vice President and Treasurer; and Dave Alley, Assistant Cashier.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		715
2. U.S. Treasury securities . . . . .		736
3. Obligations of other U.S. Government agencies and corporations . . . . .		100
4. Obligations of States and Political subdivisions in the United States . . . . .		1,605
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	5,792	
b. Less: allowance for possible loan losses . . . . .	63	
c. Loans, Net . . . . .		5,729
10. Lease financing receivables . . . . .		6
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		102
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 . . . . .		144
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		9,164
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		3,003
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		2,748
19. Deposits of United States Government . . . . .		9
20. Deposits of States and political subdivisions in the United States . . . . .		1,906
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		218
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		7,884
a. Total demand deposits . . . . .	3,386	
b. Total time and savings deposits . . . . .	4,498	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		385
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		89
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		8,358
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 40,000 . . . . .		
b. No. shares outstanding 40,000 (Par Value) . . . . .		100
34. Surplus . . . . .		450
35. Undivided profits . . . . .		256
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		806
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		9,164

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK  
Douglas County

OFFICERS

P. S. Miller, President; W. C. Buboltz, Executive Vice President;  
R. G. Oliver, Vice President and Cashier; Dona W. Sherlock, Assistant  
Vice President; T. W. Waymire, Assistant Cashier.

DIRECTORS

P. S. Miller, J. E. Miller, W. C. Buboltz, and R. G. Oliver.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		4,031
2. U.S. Treasury securities . . . . .		7,591
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		6,391
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	11,273	
b. Less: allowance for possible loan losses . . . . .	135	
c. Loans, Net . . . . .		11,138
10. Lease financing receivables . . . . .		150
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		201
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 . . . . .		412
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		28,520
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		6,495
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		13,910
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		3,912
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		21
23. Certified and officers' checks . . . . .		361
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		24,699
a. Total demand deposits . . . . .	8,758	
b. Total time and savings deposits . . . . .	15,941	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		244
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		24,943
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (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 . . . . .		2,577
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		3,577
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		28,520



THE EASTERN COLORADO BANK, CHEYENNE WELLS  
Cheyenne County

OFFICERS

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

DIRECTORS

Victor Weed, V. L. Weed, James R. Weed, Irvin M. Bricker, and Lelia Rehfeld.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,266
2.	U.S. Treasury securities . . . . .	2,839
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	1,064
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	12,550
	b. Less: allowance for possible loan losses. . . . .	111
	c. Loans, Net . . . . .	12,439
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	97
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 . . . . .	27
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	18,532
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	4,937
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	9,925
19.	Deposits of United States Government . . . . .	26
20.	Deposits of States and political subdivisions in the United States . . . . .	1,547
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) . . . . .	16,653
	a. Total demand deposits. . . . .	5,476
	b. Total time and savings deposits. . . . .	11,177
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	16,653
31.	Subordinated notes and debentures. . . . .	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding None (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 4,000 . . . . .	
	b. No. shares outstanding 4,000 (Par Value) . . . . .	400
34.	Surplus. . . . .	1,000
35.	Undivided profits. . . . .	479
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,879
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	18,532

BANK OF CLIFTON, CLIFTON  
Mesa County

OFFICERS

Harvey D. Hoff, Chairman of the Board and President; Roy F. Gilmore, Vice President, Cashier and Secretary; David G. Burlingame, Assistant Secretary.

DIRECTORS

Harvey D. Hoff, Ronald W. Hoff, Ruth I. Young, Richard H. Kassebaum, David G. Burlingame.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		553
2. U.S. Treasury securities . . . . .		188
3. Obligations of other U.S. Government agencies and corporations . . . . .		499
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		18
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		400
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	592	
b. Less: allowance for possible loan losses . . . . .	3	
c. Loans, Net . . . . .		589
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		140
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 . . . . .		36
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		2,423

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations . . . . .		915
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		438
19. Deposits of United States Government . . . . .		302
20. Deposits of States and political subdivisions in the United States . . . . .		89
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		32
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		1,776
a. Total demand deposits . . . . .	1,008	
b. Total time and savings deposits . . . . .	768	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		12
31. Subordinated notes and debentures . . . . .		1,788

EQUITY CAPITAL

32. Preferred stock	a. No. shares outstanding	None	(Par Value) . . .	
33. Common Stock	a. No. shares authorized	20,000		
	b. No. shares outstanding	20,000	(Par Value) . . .	350
34. Surplus . . . . .				250
35. Undivided profits . . . . .				35
36. Reserve for contingencies and other capital reserves . . . . .				
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .				635
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .				2,423

GREENHORN VALLEY BANK, COLORADO CITY  
Pueblo County

OFFICERS

Roy I. Gordon, President; David O. Gallaher, Vice President and Cashier-Secretary; Flora L. Nolan, Assistant Cashier.

DIRECTORS

Morris L. Graber, Harold C. Petersen, Roy I. Gordon, and David O. Gallaher.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		268
2. U.S. Treasury securities . . . . .		237
3. Obligations of other U.S. Government agencies and corporations . . . . .		30
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		9
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		100
9. a. Loans, Total (excluding unearned income) . . . . .	3,071	
b. Less: allowance for possible loan losses . . . . .	9	
c. Loans, Net . . . . .		3,062
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		121
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 . . . . .		138
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		3,965
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		732
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		2,102
19. Deposits of United States Government . . . . .		10
20. Deposits of States and political subdivisions in the United States . . . . .		688
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) . . . . .		3,569
a. Total demand deposits . . . . .	805	
b. Total time and savings deposits . . . . .	2,764	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		25
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		3,594
31. Subordinated notes and debentures . . . . .		
 <u>EQUITY CAPITAL</u> 		
32. Preferred stock a. No. shares outstanding None (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 200,000		
b. No. shares outstanding 200,000 (Par Value) . . . . .		200
34. Surplus . . . . .		100
35. Undivided profits . . . . .		71
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		371
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		3,965

THE BANK AT BROADMOOR  
Colorado Springs  
El Paso County

OFFICERS

Blakemore McCarty, Chairman of the Board; Don E. Hammer, President;  
Gordon E. Price, Secretary; Nancy R. Bode, Cashier.

DIRECTORS

Don E. Hammer, Paul L. Howes, Blakemore McCarty, Gordon E. Price,  
and Mary E. Ross.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	430
2.	U.S. Treasury securities . . . . .	118
3.	Obligations of other U.S. Government agencies and corporations . . . . .	585
4.	Obligations of States and Political subdivisions in the United States . . . . .	
5.	Other bonds, notes, and debentures . . . . .	18
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	1,646
	b. Less: allowance for possible loan losses . . . . .	3
	c. Loans, Net . . . . .	1,643
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	263
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 . . . . .	53
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	3,110
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	786
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	1,443
19.	Deposits of United States Government . . . . .	2
20.	Deposits of States and political subdivisions in the United States . . . . .	
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	133
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	2,364
	a. Total demand deposits . . . . .	921
	b. Total time and savings deposits . . . . .	1,443
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	25
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	6
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	64
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	2,459
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 50,000 . . . . .	
	b. No. shares outstanding 50,000 . . . . . (Par Value) . . . . .	300
34.	Surplus . . . . .	300
35.	Undivided profits . . . . .	51
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	651
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	3,110

THE BANK OF COLORADO, COLORADO SPRINGS  
El Paso County

OFFICERS

Richard Duncan, President; Carl H. Hall, Vice President; Gene K. Dover, Cashier-Secretary; Terry W. Darby, Assistant Vice President; Rea Boyd, Credit Officer.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,180
2. U.S. Treasury securities . . . . .		925
3. Obligations of other U.S. Government agencies and corporations . . . . .		478
4. Obligations of States and Political subdivisions in the United States . . . . .		1,181
5. Other bonds, notes, and debentures . . . . .		256
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	7,592	
b. Less: allowance for possible loan losses . . . . .	126	
c. Loans, Net . . . . .		7,466
10. Lease financing receivables . . . . .		87
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		362
premises . . . . .		121
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 . . . . .		238
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		12,294
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		4,201
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		4,810
19. Deposits of United States Government . . . . .		1
20. Deposits of States and political subdivisions in the United States . . . . .		1,698
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		122
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		10,832
a. Total demand deposits . . . . .	4,597	
b. Total time and savings deposits . . . . .	6,235	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		69
b. Other liabilities for borrowed money . . . . .		159
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		156
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 17 thru 29) . . . . .		11,216
31. Subordinated notes and debentures . . . . .		200
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding None (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 250,000 (Par Value) . . . . .		
b. No. shares outstanding 250,000 (Par Value) . . . . .		250
34. Surplus . . . . .		550
35. Undivided profits . . . . .		78
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		878
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		12,294

CENTRAL BANK OF ACADEMY BOULEVARD, COLORADO SPRINGS  
El Paso County

OFFICERS

W. L. Perry, President; D. D. Wohlhueter, Vice President; and  
Dennis D. Nathan, Cashier-Secretary.

DIRECTORS

Allen T. Carey, James H. Curry, John W. Dawson Jay W. Kriss, John Lane,  
John C. McConnell, Paul O. Schneebeck, Harold M. Whitney, Donald J. Lory  
and W. L. Perry.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,290
2. U.S. Treasury securities . . . . .		1,456
3. Obligations of other U.S. Government agencies and corporations . . . . .		551
4. Obligations of States and Political subdivisions in the United States . . . . .		2,377
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	13,610	
b. Less: allowance for possible loan losses . . . . .	167	
c. Loans, Net . . . . .		13,443
10. Lease financing receivables . . . . .		341
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		315
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 . . . . .		409
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		22,382
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		8,284
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		8,740
19. Deposits of United States Government . . . . .		44
20. Deposits of States and political subdivisions in the United States . . . . .		2,555
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		7
23. Certified and officers' checks . . . . .		301
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		19,931
a. Total demand deposits . . . . .	8,658	
b. Total time and savings deposits . . . . .	11,273	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		159
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		211
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		20,301
31. Subordinated notes and debentures . . . . .		300
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 25,000 . . . . .		
b. No. shares outstanding 25,000 (Par Value) . . . . .		250
34. Surplus . . . . .		1,050
35. Undivided profits . . . . .		481
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,781
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		22,382

CENTRAL BANK OF COLORADO SPRINGS, COLORADO SPRINGS  
El Paso County

OFFICERS

Wesley E. Strain, President; John M. Stafford, Executive Vice President; Kent D. Boyd, Senior Vice President, Cashier and Security Officer; Terry P. Coffelt, Senior Vice President and Trust Officer; N. A. Majors, Senior Vice President and Assistant Security Officer; Kenneth Weissenfluh, Senior Vice President and Loan Officer; Jack R. Anderson, Senior Marketing and Personnel Officer; Robert Hansen, Senior Data Officer; James E. Pilkington, Mary S. Bader, William D. Bokelman, Mary V. Campbell, Jack C. Miller, Eugene Pankau and Charles E. Reinking, Vice Presidents.

DIRECTORS

Frank L. Black, Hugh K. Bowie, Robert P. Foss, William E. Gernert, Thomas D. Gresham, A. W. Mueller, Ten V. Schroll, Clarence J. Shearer, Billie H. Smartt, John M. Stafford, Wesley E. Strain and Russell M. Wolfe.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	7,015
2.	U.S. Treasury securities . . . . .	9,562
3.	Obligations of other U.S. Government agencies and corporations . . . . .	700
4.	Obligations of States and Political subdivisions in the United States. . . . .	12,455
5.	Other bonds, notes, and debentures . . . . .	29
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	62,268
	b. Less: allowance for possible loan losses. . . . .	749
	c. Loans, Net . . . . .	61,519
10.	Lease financing receivables. . . . .	9
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	1,396
12.	Real estate owned other than bank premises . . . . .	3
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	2,388
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	95,076
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	29,293
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	39,937
19.	Deposits of United States Government . . . . .	289
20.	Deposits of States and political subdivisions in the United States . . . . .	12,988
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	29
23.	Certified and officers' checks . . . . .	669
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	83,205
	a. Total demand deposits. . . . .	31,271
	b. Total time and savings deposits. . . . .	51,934
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	1,500
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	488
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	1,742
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	86,935
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. . . . .	4,707
35.	Undivided profits. . . . .	854
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	6,641
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	95,076

THE CITADEL BANK, COLORADO SPRINGS  
El Paso County

OFFICERS

I. Tom Curry, Executive Vice President & Chief Executive Officer; Alfred L. Kreps, Vice President; Mary P. Denney, Cashier-Secretary; Norma N. Painter, Accounting Officer; and Karen M. Waling, Operations Officer.

DIRECTORS

Frederick M. Farrar, Joseph J. Rustin, Edward A. Pacey, Peter R. Spahn, and Barry A. Weiner.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,512
2. U.S. Treasury securities . . . . .		1,894
3. Obligations of other U.S. Government agencies and corporations . . . . .		400
4. Obligations of States and Political subdivisions in the United States . . . . .		5
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		2,600
9. a. Loans, Total (excluding unearned income) . . . . .	5,443	
b. Less: allowance for possible loan losses . . . . .	103	
c. Loans, Net . . . . .		5,340
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		1,405
12. Real estate owned other than bank premises . . . . .		157
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		200
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		13,513
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		5,379
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		4,113
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		1,215
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		1
23. Certified and officers' checks . . . . .		214
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		10,922
a. Total demand deposits . . . . .	5,594	
b. Total time and savings deposits . . . . .	5,328	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		137
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		11,059
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding 115,000 (Par Value) . . . . .		2,300
33. Common Stock a. No. shares authorized 690,834 . . . . .		
b. No. shares outstanding 225,834 (Par Value) . . . . .		1,129
34. Surplus . . . . .		1,033
35. Undivided profits . . . . .		(2,008)
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		2,454
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		13,513



FIRST AMERICAN BANK, COLORADO SPRINGS  
EI Paso County

OFFICERS

Max R. Meuli, President; W. H. Kandt, Executive Vice President; John G. Jackson, Vice President; Judy Carlson and Helen Ercinas, Assistant Vice Presidents; Dale G. Fullen, Cashier-Secretary; Nancy Schaffer, Assistant Cashier.

DIRECTORS

Robert E. Keyes, Max R. Meuli, W.H. Kandt, Joseph A. Reich, Jr., J. Douglas Shand, and John G. Jackson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	4,205
2.	U.S. Treasury securities . . . . .	2,200
3.	Obligations of other U.S. Government agencies and corporations . . . . .	3,247
4.	Obligations of States and Political subdivisions in the United States. . . . .	409
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	13,264
	b. Less: allowance for possible loan losses. . . . .	73
	c. Loans, Net . . . . .	13,191
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	442
12.	Real estate owned other than bank premises . . . . .	207
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	511
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	24,912
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	7,442
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	10,959
19.	Deposits of United States Government . . . . .	15
20.	Deposits of States and political subdivisions in the United States . . . . .	2,697
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	360
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	21,473
	a. Total demand deposits. . . . .	7,876
	b. Total time and savings deposits. . . . .	13,597
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	710
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	22,183
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 130,000 . . . . .	
	b. No. shares outstanding 130,000 (Par Value) . . . . .	1,300
34.	Surplus. . . . .	1,000
35.	Undivided profits. . . . .	429
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	2,729
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	24,912

FIRST BANK, COLORADO SPRINGS  
El Paso County

OFFICERS

William R. Simpson, President and Chairman of the Board; Van B. Jorstad, Executive Vice President; James C. Nelson, Vice President and Cashier; William R. Haskin, Loren H. Bonath and Gaylord Alberg, Vice Presidents; David E. Lohman and Robert W. Tator, Assistant Vice Presidents; Gloria J. Allen, Credit Officer and Carole L. Rakestraw, Marketing Officer.

DIRECTORS

William R. Simpson, Earl Berner, Wendell Cheek, Jim D. Cox, Ralph J. Grage, Bill Groom, and Duane E. Koster.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions. . . . .		3,172
2. U.S. Treasury securities . . . . .		699
3. Obligations of other U.S. Government agencies and corporations . . . . .		762
4. Obligations of States and Political subdivisions in the United States. . . . .		3,994
5. Other bonds, notes, and debentures . . . . .		20
6. Federal Reserve stock and corporate stock. . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	18,498	
b. Less: allowance for possible loan losses. . . . .	154	
c. Loans, Net . . . . .		18,344
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		401
12. Real estate owned other than bank premises . . . . .		588
13. Investments in unconsolidated subsidiaries and associated companies. . . . .		66
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		790
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		28,836
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		9,787
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		13,169
19. Deposits of United States Government . . . . .		38
20. Deposits of States and political subdivisions in the United States . . . . .		1,947
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		1
23. Certified and officers' checks . . . . .		689
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		25,631
a. Total demand deposits. . . . .	10,515	
b. Total time and savings deposits. . . . .	15,116	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		319
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		26,050
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 675,000 . . . . .		
b. No. shares outstanding 495,000 (Par Value) . . . . .		495
34. Surplus. . . . .		1,018
35. Undivided profits. . . . .		873
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		2,386
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		28,836

GARDEN OF THE GODS BANK, COLORADO SPRINGS  
El Paso County

OFFICERS

Stephen S. Laine, President; Peter M. Sheedy, Vice President and Cashier-Secretary; Maura L. O'Hara, Assistant Cashier.

DIRECTORS

William H. Becker, Frederick M. Farrar, Katherine T. Farrar, Stephen S. Laine, Edward A. Pacey, Joseph J. Rustin, Peter R. Spahn, J. Tully Weiss.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,384
2.	U.S. Treasury securities . . . . .	199
3.	Obligations of other U.S. Government agencies and corporations . . . . .	609
4.	Obligations of States and Political subdivisions in the United States . . . . .	
5.	Other bonds, notes, and debentures . . . . .	189
6.	Federal Reserve stock and corporate stock . . . . .	168
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	1,975
9.	a. Loans, Total (excluding unearned income) . . . . .	2,209
	b. Less: allowance for possible loan losses . . . . .	62
	c. Loans, Net . . . . .	2,147
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	149
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 . . . . .	64
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	6,884

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations . . . . .	2,429
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	2,534
19.	Deposits of United States Government . . . . .	4
20.	Deposits of States and political subdivisions in the United States . . . . .	815
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) . . . . .	5,865
	a. Total demand deposits . . . . .	2,516
	b. Total time and savings deposits . . . . .	3,349
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	35
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	110
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	6,010
31.	Subordinated notes and debentures . . . . .	

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 75,000 . . . . .	
	b. No. shares outstanding 75,000 (Par Value) . . . . .	375
34.	Surplus . . . . .	225
35.	Undivided profits . . . . .	274
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	874
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	6,884

UNITED BANK OF COLORADO SPRINGS  
Colorado Springs  
OFFICERS

Robert E. Trego, President and Chairman of the Board; Richard W. Dailey, Senior Vice President; Jeffrey B. Milburn, Vice President; Eileen D. Cole, Cashier; Rod Brechtel, Asst. Vice President; Samuel J. Susuras, Asst. Vice President and Personal Banking Manager; Frances M. Whyte, Asst. Vice President; Leota J. Roads, Marketing Officer; Donald E. Demaree, Jr., Personnel Officer, Security Officer, Affirmative Action Officer and Assistant Cashier.

DIRECTORS

T. L. Cobb, Charles L. Hinkle, Bruce Hughes, Dietz Lusk, Jr., Michael J. McNally, L.C. Slothower, Jr., Robert E. Trego, Mark D. Wild, W. A. Wills, Jr., Barbara L. Yalich.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .	6,506	
2. U.S. Treasury securities . . . . .	4,702	
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .	6,361	
5. Other bonds, notes, and debentures . . . . .	15	
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	26,910	
b. Less: allowance for possible loan losses . . . . .	266	
c. Loans, Net . . . . .		26,644
10. Lease financing receivables . . . . .		21
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		788
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 . . . . .		679
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		45,716

	<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations . . . . .	13,510	
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .	24,345	
19. Deposits of United States Government . . . . .	30	
20. Deposits of States and political subdivisions in the United States . . . . .	1,018	
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .	1,035	
23. Certified and officers' checks . . . . .	740	
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	40,678	
a. Total demand deposits . . . . .	15,589	
b. Total time and savings deposits . . . . .	25,089	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	166	
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .	71	
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .	526	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	41,441	
31. Subordinated notes and debentures . . . . .		

	<u>EQUITY CAPITAL</u>	
32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 170,000 . . . . .		
b. No. shares outstanding 170,000 (Par Value) . . . . .	850	
34. Surplus . . . . .	1,500	
35. Undivided profits . . . . .	1,925	
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	4,275	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	45,716	

METROPOLITAN STATE BANK, COMMERCE CITY  
Adams County

OFFICERS

Orrel A. Daniel, President; Herbert G. Balderston, Executive Vice President; Kenneth M. Agnew, Senior Vice President and Cashier; Lynn M. Jefferies, Vice President; Clyde DeBello, Vice President; Barbara McCullough, Assistant Vice President; Donald R. Schulz, Vice President and Auditor.

DIRECTORS

Orrel A. Daniel, Kenneth M. Agnew, E. Kathleen Bauder, Edward A. Brown, Mads Anderson, Barbara McCullough, Herbert G. Balderston, Frances T. Daniel, Ivan R. Jergensen, Kenneth L. Cahagen, and Robert L. Bergman.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,620
2. U.S. Treasury securities . . . . .		2,150
3. Obligations of other U.S. Government agencies and corporations . . . . .		505
4. Obligations of States and Political subdivisions in the United States. . . . .		5,719
5. Other bonds, notes, and debentures . . . . .		73
6. Federal Reserve stock and corporate stock. . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	15,775	
b. Less: allowance for possible loan losses. . . . .	417	
c. Loans, Net . . . . .		15,358
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		355
12. Real estate owned other than bank premises . . . . .		212
13. Investments in unconsolidated subsidiaries and associated companies. . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		9
15. Other assets . . . . .		451
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		27,452
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		8,903
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		9,935
19. Deposits of United States Government . . . . .		64
20. Deposits of States and political subdivisions in the United States . . . . .		5,149
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		18
23. Certified and officers' checks . . . . .		313
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		24,382
a. Total demand deposits. . . . .	10,294	
b. Total time and savings deposits. . . . .	14,088	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		1,100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		9
29. Other liabilities. . . . .		56
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		25,547
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. . . . .		1,200
35. Undivided profits. . . . .		205
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,905
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		27,452

MOUNTAIN VALLEY BANK, CONIFER  
Jefferson County

OFFICERS

John Olson, Chairman and Chief Executive Officer; Lloyd London, President;  
Marlene Wade, Secretary and Cashier.

DIRECTORS

John P. Olson, Dale Langford, Morris Burk, Lloyd London, Ellen Olsen.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thcu.</u>
1. Cash and due from depository institutions . . . . .		415
2. U.S. Treasury securities . . . . .		493
3. Obligations of other U.S. Government agencies and corporations . . . . .		599
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		29
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		165
9. a. Loans, Total (excluding unearned income) . . . . .	1,175	
b. Less: allowance for possible loan losses . . . . .	7	
c. Loans, Net . . . . .		1,168
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		315
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 . . . . .		65
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		3,249
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		1,121
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		1,210
19. Deposits of United States Government . . . . .		6
20. Deposits of States and political subdivisions in the United States . . . . .		119
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		150
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		2,606
a. Total demand deposits . . . . .	1,295	
b. Total time and savings deposits . . . . .	1,311	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		24
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		2,630
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 . . . . . 12,500 . . . . .		
b. No. shares outstanding . . . . . 12,500 . . . . . (Par Value) . . . . .		350
34. Surplus . . . . .		150
35. Undivided profits . . . . .		119
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		619
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		3,249

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ  
Montezuma County

OFFICERS

Charles M. Searle, President; James R. Rayburn, Executive Vice President; Belmear D. Brown, Senior Vice President and Cashier-Secretary; Charles D. Englehart and Marlin R. Wittwer, Assistant Vice Presidents; Elizabeth J. Norris, Operations Officer and Assistant Cashier; and Phyllis A. Ferinando, Assistant Cashier.

DIRECTORS

George E. Dilts, Jack W. Hawkins, Joe C. Keesee, Charles M. McAfee, Sterling C. Phillips, James D. Porter, Wayne Rogers, Charles M. Searle, Elizabeth S. Searle, and Halworth B. Tanner.

December 31, 1980

		<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .		2,285
2.	U.S. Treasury securities . . . . .		1,686
3.	Obligations of other U.S. Government agencies and corporations . . . . .		
4.	Obligations of States and Political subdivisions in the United States . . . . .		3,021
5.	Other bonds, notes, and debentures . . . . .		1
6.	Federal Reserve stock and 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) . . . . .	15,076	
	b. Less: allowance for possible loan losses . . . . .	155	
	c. Loans, Net . . . . .		14,921
10.	Lease financing receivables . . . . .		
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		924
12.	Real estate owned other than bank premises . . . . .		85
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .		
14.	Customers' liability to this bank on acceptances outstanding . . . . .		
15.	Other assets . . . . .		730
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .		24,153
<u>LIABILITIES</u>			
17.	Demand deposits of individuals, partnerships, and corporations . . . . .		6,176
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .		11,673
19.	Deposits of United States Government . . . . .		106
20.	Deposits of States and political subdivisions in the United States . . . . .		3,599
21.	Deposits of foreign governments and official institutions . . . . .		
22.	Deposits of commercial banks . . . . .		179
23.	Certified and officers' checks . . . . .		122
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		21,855
	a. Total demand deposits . . . . .	6,914	
	b. Total time and savings deposits . . . . .	14,941	
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		203
	b. Other liabilities for borrowed money . . . . .		
27.	Mortgage indebtedness and liability for capitalized leases . . . . .		
28.	Bank's liability on acceptances executed and outstanding . . . . .		
29.	Other liabilities . . . . .		319
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		22,377
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 60,000 . . . . .		
	b. No. shares outstanding 60,000 . . . . . (Par Value) . . . . .		600
34.	Surplus . . . . .		600
35.	Undivided profits . . . . .		367
36.	Reserve for contingencies and other capital reserves . . . . .		9
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,576
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		24,153

THE MOFFAT COUNTY STATE BANK, CRAIG  
Moffat County

OFFICERS

F. R. Montgomery, Chairman of the Board; J. H. Oliver, Vice Chairman of the Board; L. R. Fredrick, President; J. T. Haddan and O. L. Ashliman, Vice Presidents; G. E. Swanson, Vice President and Trust Officers; William Tevebaugh, Assistant Vice President; J. D. Kreissler, Vice President and Cashier; Cheryl Minton and Shirley Seely, Assistant Cashiers; Christine Prestin, Loan Operations; Janet Batt, Teller Operations; and M. L. McCawley, Auditor.

DIRECTORS

James H. Oliver, Ronald L. Moore, F. R. Montgomery, L. R. Fredrick, G. E. Swanson, O. L. Ashliman, Charles A. Stoddard, Jr., L. Dean Visintainer, Walter E. Zimmerman and Sidney H. Sather.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		3,252
2. U.S. Treasury securities . . . . .		4,654
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		7,620
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	32,150	
b. Less: allowance for possible loan losses . . . . .	409	
c. Loans, Net . . . . .		31,741
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		1,003
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 . . . . .		1,273
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		51,143
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		13,521
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		21,209
19. Deposits of United States Government . . . . .		156
20. Deposits of States and political subdivisions in the United States . . . . .		10,075
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		632
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		45,593
a. Total demand deposits . . . . .	15,530	
b. Total time and savings deposits . . . . .	30,063	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		50
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		754
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		46,397
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 15,000		
b. No. shares outstanding 15,000 (Par Value) . . . . .		1,500
34. Surplus . . . . .		2,000
35. Undivided profits . . . . .		1,246
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		4,746
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		51,143



CRESTED BUTTE STATE BANK, CRESTED BUTTE  
Gunnison County

OFFICERS

E. Richard Hunt, President; Steven R. Caldwell, Vice President; Gleaves M. Love, Vice President and Cashier-Secretary; Joyce M. Stajduhar and Barbara A. Kiesel, Assistant Cashiers.

DIRECTORS

E. Richard Hunt, Alanson D. Hegeman, William A. Frame, Allen Evans Cox, Gleaves M. Love, Thomas R.H. Glass, Thomas S. Cox, Kay C. Drury, and Stephen R. Caldwell.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,492
2. U.S. Treasury securities . . . . .		289
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		169
5. Other bonds, notes, and debentures . . . . .		34
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,825
9. a. Loans, Total (excluding unearned income) . . . . .	5,082	
b. Less: allowance for possible loan losses . . . . .	70	
c. Loans, Net . . . . .		5,012
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		225
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 . . . . .		137
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		9,183
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		3,606
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,131
19. Deposits of United States Government . . . . .		19
20. Deposits of States and political subdivisions in the United States . . . . .		1,496
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		21
23. Certified and officers' checks . . . . .		119
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		8,392
a. Total demand deposits . . . . .	3,886	
b. Total time and savings deposits . . . . .	4,506	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		84
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		8,476
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 2,500 . . . . .		
b. No. shares outstanding 2,500 (Par Value) . . . . .		250
34. Surplus . . . . .		212
35. Undivided profits . . . . .		245
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		707
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		9,183

BANK OF CRIPPLE CREEK, CRIPPLE CREEK  
Teller County

OFFICERS

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

DIRECTORS

Theodore H. Mueller, Joyce H. Mueller, Wayne S. Mackin, Mary Alice  
Robinson, Jim L. Songer and Richard W. Johnson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		575
2. U.S. Treasury securities . . . . .		646
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		396
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	3,779	
b. Less: allowance for possible loan losses . . . . .	21	
c. Loans, Net . . . . .		3,758
10. Lease financing receivables . . . . .		5
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		134
12. Real estate owned other than bank premises . . . . .		22
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		116
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		5,652
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		1,439
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		2,097
19. Deposits of United States Government . . . . .		12
20. Deposits of States and political subdivisions in the United States . . . . .		1,423
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		79
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		5,050
a. Total demand deposits . . . . .	1,718	
b. Total time and savings deposits . . . . .	3,332	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		53
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		62
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		5,165
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 5,980 . . . . .		
b. No. shares outstanding 5,980 (Par Value) . . . . .		120
34. Surplus . . . . .		230
35. Undivided profits . . . . .		137
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		487
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		5,652

THE RIO GRANDE COUNTY BANK, DEL NORTE  
Rio Grande County

OFFICERS

John Reason, President; L.C. Martz, Vice President; John D. von Bernuth, Assistant Vice President; James P. Oaks, Cashier; Marion J. Underwood, Assistant Cashier.

DIRECTORS

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

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions . . . . .	1,743
2. U.S. Treasury securities . . . . .	194
3. Obligations of other U.S. Government agencies and corporations . . . . .	50
4. Obligations of States and Political subdivisions in the United States . . . . .	652
5. Other bonds, notes, and debentures . . . . .	
6. Federal Reserve stock and corporate stock . . . . .	9
7. Trading account securities . . . . .	
8. Federal Funds sold and securities purchased under agreements to resell . . . . .	900
9. a. Loans, Total (excluding unearned income) . . . . .	4, 219
b. Less: allowance for possible loan losses . . . . .	60
c. Loans, Net . . . . .	4,159
10. Lease financing receivables . . . . .	
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	44
12. Real estate owned other than bank premises . . . . .	15
13. Investments in unconsolidated subsidiaries and associated companies . . . . .	
14. Customers' liability to this bank on acceptances outstanding . . . . .	
15. Other assets . . . . .	16
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .	7,787

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations . . . . .	4,423
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .	1,073
19. Deposits of United States Government . . . . .	56
20. Deposits of States and political subdivisions in the United States . . . . .	1,212
21. Deposits of foreign governments and official institutions . . . . .	
22. Deposits of commercial banks . . . . .	
23. Certified and officers' checks . . . . .	133
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	6,897
a. Total demand deposits . . . . .	5,019
b. Total time and savings deposits . . . . .	1,878
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
b. Other liabilities for borrowed money . . . . .	
27. Mortgage indebtedness and liability for capitalized leases . . . . .	
28. Bank's liability on acceptances executed and outstanding . . . . .	
29. Other liabilities . . . . .	29
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	6,926
31. Subordinated notes and debentures . . . . .	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value) . . . . .	
33. Common Stock a. No. shares authorized 250 . . . . .	
b. No. shares outstanding 250 (Par Value) . . . . .	25
34. Surplus . . . . .	275
35. Undivided profits . . . . .	561
36. Reserve for contingencies and other capital reserves . . . . .	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	861
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	7,787

THE COLORADO BANK AND TRUST COMPANY OF DELTA  
Delta  
Delta County

OFFICERS

J. H. Oliver, Chairman of the Board; D. L. Mitchell, President and Trust Officer; Stanley E. Austin, Executive Vice President; John N. Stenman, Vice President and Cashier; Rebecca Shea and William Seuell, Vice Presidents; June Calhoun and Herb Ensley, Assistant Cashiers; Betty Sharp, Trust Officer; and Kay Carlquist, Administrative Assistant.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,765
2. U.S. Treasury securities . . . . .		5,690
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		5,172
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	27,169	
b. Less: allowance for possible loan losses . . . . .	316	
c. Loans, Net . . . . .		26,853
10. Lease financing receivables . . . . .		23
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		804
12. Real estate owned other than bank premises . . . . .		137
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		1,101
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		43,545
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		8,051
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		25,063
19. Deposits of United States Government . . . . .		86
20. Deposits of States and political subdivisions in the United States . . . . .		6,304
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		309
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		39,813
a. Total demand deposits . . . . .	8,959	
b. Total time and savings deposits . . . . .	30,854	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		506
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		40,319
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 . . . . .		826
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		3,226
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		43,545

BANK OF DENVER, DENVER  
Denver County

OFFICERS

Eugene H. Rock, President; George F. Rock, Senior Vice President; Patricia C. Connell, Cashier-Secretary; Loretta C. Smith, Assistant Cashier; William G. Moore, Treasurer.

DIRECTORS

Walter C. Emery, Robert C. Hawley, Earl L. Lawrence, Rex L. Morgan, Eugene H. Rock, George F. Rock, Marie K. Rock, John J. Vance, Robert W. Walter, John A. Yelenick, and W. W. Wilson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions. . . . .		4,565
2. U.S. Treasury securities . . . . .		3,886
3. Obligations of other U.S. Government agencies and corporations . . . . .		1,723
4. Obligations of States and Political subdivisions in the United States. . . . .		7,701
5. Other bonds, notes, and debentures . . . . .		4
6. Federal Reserve stock and corporate stock. . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		2,800
9. a. Loans, Total (excluding unearned income) . . . . .	35,945	
b. Less: allowance for possible loan losses. . . . .	359	
c. Loans, Net . . . . .		35,586
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		1,938
12. Real estate owned other than bank premises . . . . .		39
13. Investments in unconsolidated subsidiaries and associated companies. . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		826
15. Other assets . . . . .		813
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		59,881
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		16,684
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		30,151
19. Deposits of United States Government . . . . .		92
20. Deposits of States and political subdivisions in the United States . . . . .		4,266
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		21
23. Certified and officers' checks . . . . .		693
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		51,907
a. Total demand deposits. . . . .	17,626	
b. Total time and savings deposits. . . . .	34,281	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		12
27. Mortgage indebtedness and liability for capitalized leases . . . . .		1,093
28. Bank's liability on acceptances executed and outstanding . . . . .		826
29. Other liabilities. . . . .		757
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		54,595
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 90,000 . . . . .		
b. No. shares outstanding 90,000 (Par Value) . . . . .		900
34. Surplus. . . . .		1,500
35. Undivided profits. . . . .		2,786
36. Reserve for contingencies and other capital reserves . . . . .		100
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		5,286
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		59,881

CENTRAL BANK OF DENVER, DENVER  
Denver County

OFFICERS

Max G. Brooks, Chairman of the Board; Donald D. Hoffman, President; Joseph R. Lincoln, Executive Vice President and Secretary; R. J. Nelson and George G. Patterson, Executive Vice Presidents; Marvin R. Becker, Vice President and Controller; John E. Bush, Vice President and General Counsel; Thomas J. Gordon and Donald J. Horst, Vice President and Trust Officers; Donald H. Echtermeyer, Bernard E. Gibson, James B. Osbourn, Marvin F. Owens, Senior Vice Presidents; Johannes R. Tavernier, Corporate Trust Officer.

DIRECTORS

Jim D. Baldwin, Max G. Brooks, Donald R. Chabot, Alvin G. Flanagan, John E. Fuller, Donald D. Hoffman, Marion Hurwitz, Lloyd J. King, Dean R. Kittel, Joseph R. Lincoln, Frank B. McClone, Roy L. Mason, R. J. Nelson, Richard H. O'Brien, J. W. Ringsby, Benjamin F. Stapleton, Jr., Chester J. Sulewski, Morley P. Thompson, Francis S. Van Derbur, Lucien Wulsin.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		199,946
2. U.S. Treasury securities . . . . .		10,132
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		68,551
5. Other bonds, notes, and debentures . . . . .		237
6. Federal Reserve stock and corporate stock . . . . .		1,029
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		69,525
9. a. Loans, Total (excluding unearned income) . . . . .	491,664	
b. Less: allowance for possible loan losses. . . . .	4,680	
c. Loans, Net . . . . .		486,984
10. Lease financing receivables . . . . .		9,744
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		11,526
12. Real estate owned other than bank premises . . . . .		272
13. Investments in unconsolidated subsidiaries and associated companies. . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		16,323
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		874,269
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		249,642
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		293,310
19. Deposits of United States Government . . . . .		3,632
20. Deposits of States and political subdivisions in the United States . . . . .		23,356
21. Deposits of foreign governments and official institutions. . . . .		65,110
22. Deposits of commercial banks . . . . .		82,735
23. Certified and officers' checks . . . . .		4,874
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		722,659
a. Total demand deposits. . . . .	333,577	
b. Total time and savings deposits. . . . .	389,082	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		82,025
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		6,144
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		9,962
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		820,790
31. Subordinated notes and debentures. . . . .		7,800
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 8,100,000 . . . . .		
b. No. shares outstanding 8,100,000 (Par Value) . . . . .		8,100
34. Surplus. . . . .		25,600
35. Undivided profits. . . . .		11,979
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		45,679
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		874,269

CENTRAL BANK OF NORTH DENVER, DENVER  
Denver County

OFFICERS

Joseph R. Lincoln, Chairman of the Board; Mads Anderson, President; Donald D. Wise, Vice President and Cashier; C. David Harvey, Robert A. Wallace, Edward G. Wiggins and Larry Odegard, Vice Presidents; Marie E. Tokar, Assistant Vice President; Lynda Chea and Carol Pachello, Assistant Cashiers; and Karen Schwarck, Installment Loan Officer.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		3,384
2. U.S. Treasury securities . . . . .		7,298
3. Obligations of other U.S. Government agencies and corporations . . . . .		7,676
4. Obligations of States and Political subdivisions in the United States . . . . .		5,163
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		1
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,565
9. a. Loans, Total (excluding unearned income) . . . . .	28,281	
b. Less: allowance for possible loan losses . . . . .	405	
c. Loans, Net . . . . .		27,876
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		1,043
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 . . . . .		791
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		54,797
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		18,605
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		28,747
19. Deposits of United States Government . . . . .		47
20. Deposits of States and political subdivisions in the United States . . . . .		85
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		674
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		48,158
a. Total demand deposits . . . . .	19,338	
b. Total time and savings deposits . . . . .	28,820	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		475
29. Other liabilities . . . . .		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		48,633
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 195,000 . . . . .		
b. No. shares outstanding 195,000 (Par Value) . . . . .		975
34. Surplus . . . . .		3,575
35. Undivided profits . . . . .		1,614
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		6,164
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		54,797

CENTURY BANK AND TRUST, DENVER  
Denver County

OFFICERS

Jon P. Coates, President; Fred W. Handel, Executive Vice President; John D. Rankin, Peter J. Ablanczy and Ralph E. Epen, Vice Presidents; Dolores K. Kerr Assistant Vice President; Sheila R. Johnson, Cashier; Gene W. Corley, Assistant Cashier; and Joseph Carara, Loan Officer.

DIRECTORS

Jon P. Coates, Gerson Epstein, Virgil F.W. Dickman, Harry J. Gobert, Fred W. Handel, E. C. Viner, Paul G. West.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	5,535
2.	U.S. Treasury securities . . . . .	1,699
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	6,785
5.	Other bonds, notes, and debentures . . . . .	639
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	25,641
	b. Less: allowance for possible loan losses . . . . .	344
	c. Loans, Net . . . . .	25,297
10.	Lease financing receivables . . . . .	878
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	694
12.	Real estate owned other than bank premises . . . . .	384
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	1,908
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	43,819
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	16,672
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	18,361
19.	Deposits of United States Government . . . . .	64
20.	Deposits of States and political subdivisions in the United States . . . . .	1,709
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	1,511
23.	Certified and officers' checks . . . . .	814
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	39,131
	a. Total demand deposits . . . . .	19,064
	b. Total time and savings deposits . . . . .	20,067
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	703
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	39,834
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 (Par Value) . . . . .	
	b. No. shares outstanding 26,000 (Par Value) . . . . .	520
34.	Surplus . . . . .	2,147
35.	Undivided profits . . . . .	1,318
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	3,985
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	43,819



COLORADO BANK -- TECH CENTER, DENVER  
Denver County

OFFICERS

Garth Thomas, President; H. Daniel Pierson, Vice President and Cashier;  
R. R. Arnold, Vice President; Mayo S. Dodd, Marketing Officer.

DIRECTORS

Will F. Nicholson, Jr., Harold Kountze, Jr., Kenneth H. Nordling, Garth  
Thomas, Charles A. Schley, Vern Eliason.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,299
2. U.S. Treasury securities . . . . .		1,446
3. Obligations of other U.S. Government agencies and corporations . . . . .		100
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	4,789	
b. Less: allowance for possible loan losses . . . . .	11	
c. Loans, Net . . . . .		4,778
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		273
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 . . . . .		153
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		9,049
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		2,857
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		2,923
19. Deposits of United States Government . . . . .		80
20. Deposits of States and political subdivisions in the United States . . . . .		600
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		278
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		6,738
a. Total demand deposits . . . . .	3,215	
b. Total time and savings deposits . . . . .	3,523	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		741
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		67
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		7,546
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 8,000		
b. No. shares outstanding 8,000 (Par Value) . . . . .		800
34. Surplus . . . . .		500
35. Undivided profits . . . . .		4
36. Reserve for contingencies and other capital reserves . . . . .		199
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,503
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		9,049

THE COLORADO STATE BANK OF DENVER, DENVER  
Denver County

OFFICERS

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

DIRECTORS

J. W. Allison, Keith L. Brown, George P. Caulkins, Jr., Richard H. Cooper, Elwood M. Kullgren, Ralph E. Nelson, Richard E. Pate, Jr., Vernon T. Reece, Jr., Finlay M. Robinson John G. Wilkinson and Merlin C. Williams.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	10,325
2.	U.S. Treasury securities . . . . .	17,520
3.	Obligations of other U.S. Government agencies and corporations . . . . .	500
4.	Obligations of States and Political subdivisions in the United States . . . . .	18,737
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	15
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	3,000
9.	a. Loans, Total (excluding unearned income) . . . . .	37,541
	b. Less: allowance for possible loan losses . . . . .	314
	c. Loans, Net . . . . .	37,227
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	1,070
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 . . . . .	1,439
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	89,833
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	36,709
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	40,328
19.	Deposits of United States Government . . . . .	2,616
20.	Deposits of States and political subdivisions in the United States . . . . .	196
21.	Deposits of foreign governments and official institutions . . . . .	1
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	1,226
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	81,076
	a. Total demand deposits . . . . .	38,374
	b. Total time and savings deposits . . . . .	42,702
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	487
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	81,563
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) . . . . .	2,000
34.	Surplus . . . . .	3,000
35.	Undivided profits . . . . .	3,270
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	8,270
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	89,833

DOMINION BANK OF DENVER, DENVER  
Denver County

OFFICERS

Daniel G. Hunter, President; Eugene T. Davis, Vice President; Pat Harless, Cashier-Secretary; Goldie Terry, Assistant Cashier; Christine Hildebrand, Treasurer.

DIRECTORS

Robert G. Elliott, Daniel G. Hunter, George L. Mac Gregor, Jr., Maurice Bershof, Paul J. Christensen, and Lyle Peter Edwards.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,262
2. U.S. Treasury securities . . . . .		2,260
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		1,219
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		7,000
9. a. Loans, Total (excluding unearned income) . . . . .	9,542	
b. Less: allowance for possible loan losses . . . . .	38	
c. Loans, Net . . . . .		9,504
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		758
12. Real estate owned other than bank premises . . . . .		226
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		348
15. Other assets . . . . .		22,577
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		11,046
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		7,573
19. Deposits of United States Government . . . . .		78
20. Deposits of States and political subdivisions in the United States . . . . .		1,000
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		588
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		20,285
a. Total demand deposits . . . . .	11,712	
b. Total time and savings deposits . . . . .	8,573	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		233
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		212
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		20,730
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 85,000 . . . . .		
b. No. shares outstanding 85,000 (Par Value) . . . . .		850
34. Surplus . . . . .		820
35. Undivided profits . . . . .		177
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,847
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		22,577

THE FRONTIER BANK OF DENVER, DENVER  
Denver County

OFFICERS

A. I. McCroskie, President; William M. Wilson, Cashier and Vice President; Arlin McCroskie, Assistant Vice President; Marvin E. Francis and Mary Bell, Assistant Cashiers; and Merrill O. Dart, Secretary.

DIRECTORS

A. I. McCroskie, Merrill O. Dart, Dwight A. Hamilton, and Laurence B. Tree.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,806
2. U.S. Treasury securities . . . . .		496
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		3,097
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		610
9. a. Loans, Total (excluding unearned income) . . . . .	5,640	
b. Less: allowance for possible loan losses . . . . .	76	
c. Loans, Net . . . . .		5,564
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		145
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 . . . . .		304
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		12,022
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		6,248
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,626
19. Deposits of United States Government . . . . .		38
20. Deposits of States and political subdivisions in the United States . . . . .		
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		362
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		10,274
a. Total demand deposits . . . . .	6,648	
b. Total time and savings deposits . . . . .	3,626	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		5
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		10,279
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) . . . . .		350
34. Surplus . . . . .		750
35. Undivided profits . . . . .		643
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,743
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		12,022

GUARANTY BANK & TRUST COMPANY, DENVER  
Denver County

OFFICERS

Herman Horwich, Honorary Chairman of the Board; Ronald L. Moore, Chairman of the Board; Jack D. Rudolph, President and Chief Executive Officer; Gary G. Winter, Senior Vice President; Byron Hasstedt, Vice President and Trust Officer; Loyd Klemsz, Jerry Dirnberger, Raymond Buchanan, Ralph Raskin and John Woods, Vice Presidents; Dorothy Brown, Cashier and Secretary to the Board; Martin Perlman, David Boyles, and Terry Grotelueschen, Assistant Vice Presidents.

DIRECTORS

Arnold B. Alpert, Bruce Bowers, Mack L. Clayton, Ronald L. Crabb, Norman G. Gardenswartz, Herman Horwich, Paul Miller, Ronald L. Moore, James H. Oliver, Joseph D. Pepper, Gerald M. Quiat, Homer E. Reed, John C. Rudolph, Bernard J. Schaffner, Charles M. Schayer, I. J. Shore, and Max Weisblv.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		8,964
2. U.S. Treasury securities . . . . .		9,210
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		10,237
5. Other bonds, notes, and debentures . . . . .		996
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		6,000
9. a. Loans, Total (excluding unearned income) . . . . .	80,792	
b. Less: allowance for possible loan losses . . . . .	587	
c. Loans, Net . . . . .		80,205
10. Lease financing receivables . . . . .		856
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		4,597
12. Real estate owned other than bank premises . . . . .		23
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		2,187
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		123,275

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations . . . . .		36,788
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		58,937
19. Deposits of United States Government . . . . .		296
20. Deposits of States and political subdivisions in the United States . . . . .		8,122
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		4,270
23. Certified and officers' checks . . . . .		2,996
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		111,409
a. Total demand deposits . . . . .	42,958	
b. Total time and savings deposits . . . . .	68,451	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		1,362
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		112,771
31. Subordinated notes and debentures . . . . .		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value) . . . . .			
33. Common Stock a. No. shares authorized 300,000 . . . . .	300,000		
b. No. shares outstanding 300,000 (Par Value) . . . . .	300,000		3,000
34. Surplus . . . . .			4,017
35. Undivided profits . . . . .			3,487
36. Reserve for contingencies and other capital reserves . . . . .			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .			10,504
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .			123,275

INDEPENDENT STATE BANK OF COLORADO, DENVER  
Denver County

OFFICERS

David G. Hamill, President; Betty M. Paulsen, Cashier.

DIRECTORS

Walter C. Emery, Louis F. Bein, Darryl W. Biggerstaff, Richard W. Ducic,  
Frederick A. Esgar, David G. Hamill, Earl F. Lehigh, George T. Sweeney,  
James Thomas, Leon A. Winters.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		249
2. U.S. Treasury securities . . . . .		
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		36
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		28,000
9. a. Loans, Total (excluding unearned income) . . . . .	325	
b. Less: allowance for possible loan losses . . . . .	4	
c. Loans, Net . . . . .		321
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		7
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 . . . . .		26
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		28,639

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations . . . . .		
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		2,533
23. Certified and officers' checks . . . . .		
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		2,533
a. Total demand deposits . . . . .	2,263	
b. Total time and savings deposits . . . . .	270	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		24,447
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		8
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		26,988
31. Subordinated notes and debentures . . . . .		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 6,040		
b. No. shares outstanding 6,040 (Par Value) . . . . .		604
34. Surplus . . . . .		604
35. Undivided profits . . . . .		443
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,651
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		28,639

INTERNATIONAL BANK, DENVER  
Denver County

OFFICERS

Charles H. Smukler, President; Stephen G. Seay, Executive Vice-President;  
O. C. Etter and John R. Simmons, Vice Presidents; Anna Marie Pixler, Assistant  
Cashier.

DIRECTORS

Charles H. Smukler, Stephen G. Seay, Leigh H. Norgren, Jack C. Kent,  
Martha Pettyjohn, and Robert E. Best

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,633
2. U.S. Treasury securities . . . . .		186
3. Obligations of other U.S. Government agencies and corporations . . . . .		500
4. Obligations of States and Political subdivisions in the United States . . . . .		1,086
5. Other bonds, notes, and debentures . . . . .		24
6. Federal Reserve stock and corporate stock . . . . .		24
7. Trading account securities . . . . .		1,200
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,200
9. a. Loans, Total (excluding unearned income) . . . . .	10,096	
b. Less: allowance for possible loan losses . . . . .	46	
c. Loans, Net . . . . .		10,050
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		478
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 . . . . .		288
15. Other assets . . . . .		16,445
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		16,445
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		6,065
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		6,924
19. Deposits of United States Government . . . . .		117
20. Deposits of States and political subdivisions in the United States . . . . .		1,308
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		478
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		14,892
a. Total demand deposits . . . . .	6,660	
b. Total time and savings deposits . . . . .	8,232	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		254
31. Subordinated notes and debentures . . . . .		15,146
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 50,000 (Par Value) . . . . .		
b. No. shares outstanding 50,000 (Par Value) . . . . .		500
34. Surplus . . . . .		500
35. Undivided profits . . . . .		299
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,299
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		16,445

MID-STATES BANK, DENVER  
Denver County

OFFICERS

Alan R. Kris, President; Joseph P. Casey, Executive Vice President; Betty M. Paulsen, Senior Vice President and Cashier; William H. Edens, Senior Vice President Loan Administration; Carolyn Kealiher, Assistant Vice President, Personnel; Phyllis A. Hogan, Assistant Vice President, Operations; Virginia M. Alfredson, Loan Operations; and Mary Pfeifer, Operations Officer.

DIRECTORS

Mike A. Leprino, James G. Leprino, John F. Harper, John W. O'Dorisio, Louis L. Fox, Alan R. Kris, Anthony M. Dursey, Bruce E. Taylor, Donald Kehe, Charles M. DeBelle and George Koustas.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	4,300
2.	U.S. Treasury securities . . . . .	1,462
3.	Obligations of other U.S. Government agencies and corporations . . . . .	450
4.	Obligations of States and Political subdivisions in the United States . . . . .	7,566
5.	Other bonds, notes, and debentures . . . . .	62
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	3,150
9.	a. Loans, Total (excluding unearned income) . . . . .	22,582
	b. Less: allowance for possible loan losses . . . . .	242
	c. Loans, Net . . . . .	22,340
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	2,114
12.	Real estate owned other than bank premises . . . . .	76
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	594
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	42,114
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	14,364
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	21,047
19.	Deposits of United States Government . . . . .	100
20.	Deposits of States and political subdivisions in the United States . . . . .	1,303
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	12
23.	Certified and officers' checks . . . . .	506
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	37,332
	a. Total demand deposits . . . . .	14,983
	b. Total time and savings deposits . . . . .	22,349
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	297
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	380
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	38,009
31.	Subordinated notes and debentures . . . . .	50
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 184,800 (Par Value) . . . . .	
	b. No. shares outstanding 184,800 (Par Value) . . . . .	1,848
34.	Surplus . . . . .	1,391
35.	Undivided profits . . . . .	816
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	4,055
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	42,114



MONTBELLO STATE BANK, DENVER  
 Denver County

OFFICERS

Charles R. Sillstrop, President; Murray F. Hill, Executive Vice President and Cashier; Jean Warren and W. Paul Summers, Vice Presidents; Michael J. Krupa, Assistant Vice President and Cashier-Secretary; Barabara West, Assistant Cashier; Kenneth R. Veasman, Security Officer; Gerard V. Frank, Business Development and Treasurer; and Betty Pershing, Auditor.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	3,829
2.	U.S. Treasury securities . . . . .	2,398
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States. . . . .	3,470
5.	Other bonds, notes, and debentures . . . . .	96
6.	Federal Reserve stock and corporate stock. . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	13,570
	b. Less: allowance for possible loan losses. . . . .	126
	c. Loans, Net . . . . .	13,444
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	186
12.	Real estate owned other than bank premises . . . . .	87
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	373
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	23,883
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	10,944
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	9,760
19.	Deposits of United States Government . . . . .	81
20.	Deposits of States and political subdivisions in the United States . . . . .	500
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	35
23.	Certified and officers' checks . . . . .	373
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	21,693
	a. Total demand deposits. . . . .	11,433
	b. Total time and savings deposits. . . . .	10,260
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	257
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	21,950
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. . . . .	1,000
35.	Undivided profits. . . . .	633
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,933
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	23,883

MOUNTAIN STATES BANK, DENVER  
Denver County

OFFICERS

William G. Griffith, President; Glen A. Pray, William G. Coatman, William H. Flory, Robert E. Jordan and Arnold E. Smith, Vice Presidents; Michael C. Gavender and Bernie S. Morphy, Assistant Vice Presidents; Bernard J. Staebell, Cashier-Secretary; Robert G. Carpenter, Susan M. Creel and Steven C. Krsnak, Assistant Cashiers; Stoddard White and E. W. Hodge, Trust Officers.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		8,384
2. U.S. Treasury securities . . . . .		12,080
3. Obligations of other U.S. Government agencies and corporations . . . . .		6,100
4. Obligations of States and Political subdivisions in the United States . . . . .		11,459
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		9,300
9. a. Loans, Total (excluding unearned income) . . . . .	43,714	
b. Less: allowance for possible loan losses . . . . .	508	
c. Loans, Net . . . . .		43,206
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		579
12. Real estate owned other than bank premises . . . . .		19
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		2,312
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		93,439
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		30,044
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		49,313
19. Deposits of United States Government . . . . .		830
20. Deposits of States and political subdivisions in the United States . . . . .		3
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		615
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		80,805
a. Total demand deposits . . . . .	31,489	
b. Total time and savings deposits . . . . .	49,316	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		2,222
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		83,027
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 . . . . .		2,500
35. Undivided profits . . . . .		6,412
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		10,412
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		93,439

SOUTHEAST STATE BANK, DENVER  
Denver County

OFFICERS

Larry A. Mizel, Chairman of the Board; L. I. Paulson, Vice Chairman of the Board; Robert M. Sherrill, President; Conrad Kern and Francis J. Tata, Senior Vice Presidents; Ronald G. Rogers, Senior Vice President and Controller; Richard L. McGilvery and Patricia Peterie, Vice Presidents; Winifred J. Althizer, Vice President and Director of Personnel; Warren Lee, Cashier; Karen S. Chacon, Operations Officer; Scott Edwards, Auditor; and Debra R. Gillman, Lobby Officer.

DIRECTORS

Larry A. Mizel, Emil Hecht, L.I. Paulson, William B. Kemper, John Andrew Love, Donald P. Shwayder, Philip D. Winn, Norman Brownstein, Robert M. Sherrill, Donald L. Kortz, and Michael A. Feiner.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		3,281
2. U.S. Treasury securities . . . . .		2,978
3. Obligations of other U.S. Government agencies and corporations . . . . .		938
4. Obligations of States and Political subdivisions in the United States . . . . .		3,562
5. Other bonds, notes, and debentures . . . . .		33
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	20,139	
b. Less: allowance for possible loan losses . . . . .	231	
c. Loans, Net . . . . .		19,908
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		335
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 . . . . .		414
15. Other assets . . . . .		410
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		31,859
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		15,289
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		11,195
19. Deposits of United States Government . . . . .		1
20. Deposits of States and political subdivisions in the United States . . . . .		2
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		947
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		27,434
a. Total demand deposits . . . . .	16,239	
b. Total time and savings deposits . . . . .	11,195	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		150
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		414
29. Other liabilities . . . . .		491
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		28,489
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) . . . . .		800
34. Surplus . . . . .		1,500
35. Undivided profits . . . . .		1,070
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		3,370
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		31,859

SOUTHWEST STATE BANK, DENVER  
Denver County

OFFICERS

Joseph Mosko, President; Harold V. Lustig, Senior Executive Vice President; Gary A. Mosko, Executive Vice President and Coordinator to the President; Jo Ann Brockway, Senior Vice President and Assistant to the Cashier; William Hedberg, Senior Vice President and Cashier; Richard Masche and Mary Cleveland, Vice Presidents; Stanley Winkler, Barbara Raper, Paulette Redler, and Shirley Johnson, Assistant Vice Presidents.

DIRECTORS

Joseph Mosko, Harold V. Lustig, Chess R. Martin, Zelig Berenbaum, James A. Lustig, Gary A. Mosko, and Hubert T. Weinshienk.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		4,220
2. U.S. Treasury securities . . . . .		4,411
3. Obligations of other U.S. Government agencies and corporations . . . . .		794
4. Obligations of States and Political subdivisions in the United States . . . . .		9,361
5. Other bonds, notes, and debentures . . . . .		50
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	35,427	
b. Less: allowance for possible loan losses . . . . .	413	
c. Loans, Net . . . . .		35,014
10. Lease financing receivables . . . . .		175
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		258
12. Real estate owned other than bank premises . . . . .		186
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		853
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		55,322

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations . . . . .		15,629
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		31,775
19. Deposits of United States Government . . . . .		80
20. Deposits of States and political subdivisions in the United States . . . . .		789
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		100
23. Certified and officers' checks . . . . .		762
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		49,135
a. Total demand deposits . . . . .	16,478	
b. Total time and savings deposits . . . . .	32,657	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		365
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		973
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		50,473
31. Subordinated notes and debentures . . . . .		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding . . . . .		(Par Value) . . .	
33. Common Stock a. No. shares authorized . . . . .	150,000		
b. No. shares outstanding . . . . .	150,000	(Par Value) . . .	1,500
34. Surplus . . . . .			2,000
35. Undivided profits . . . . .			1,349
36. Reserve for contingencies and other capital reserves . . . . .			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .			4,849
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .			55,322

UNION BANK & TRUST, DENVER  
Denver County

OFFICERS

E. G. Koellings, Chairman & Chief Executive Officer; J. W. Wells, President; N. R. Lockwood and J. C. Monnich, Senior Vice Presidents; W. H. Bahls, Frank G. Kozak, James W. Gunter and Robert T. Rubbo, Vice Presidents; E. S. Turnbull, Cashier; Jerry D. Dirks, Assistant Vice President; Ulma L. Schaffer, Assistant Vice President and Trust Officer; Betty B. Dobbins, Assistant Cashier.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	3,242
2.	U.S. Treasury securities . . . . .	4,462
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	15,144
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	32,990
	b. Less: allowance for possible loan losses . . . . .	186
	c. Loans, Net . . . . .	32,804
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	990
12.	Real estate owned other than bank premises . . . . .	177
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	806
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	60,625
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	21,450
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	26,615
19.	Deposits of United States Government . . . . .	53
20.	Deposits of States and political subdivisions in the United States . . . . .	4,625
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	1
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	52,744
	a. Total demand deposits . . . . .	21,557
	b. Total time and savings deposits . . . . .	31,187
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	876
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	53,620
31.	Subordinated notes and debentures . . . . .	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 240,000 . . . . .	
	b. No. shares outstanding 240,000 (Par Value) . . . . .	3,000
34.	Surplus . . . . .	2,250
35.	Undivided profits . . . . .	1,658
36.	Reserve for contingencies and other capital reserves . . . . .	97
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	7,005
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	60,625

THE DOLORES STATE BANK, DOLORES  
Montezuma County

OFFICERS

E. G. Merritt, President; J. C. Kinkade, First Vice President; Merton R. Taylor and William K. Nielson, Second Vice Presidents; Donald K. Majors, Executive Vice President and Cashier-Secretary; Edward G. Merritt, Jr., Vice President; Mary Ruth Majors and Mark A. Pell, Assistant Vice Presidents.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions. . . . .		1,178
2. U.S. Treasury securities . . . . .		1,071
3. Obligations of other U.S. Government agencies and corporations . . . . .		525
4. Obligations of States and Political subdivisions in the United States. . . . .		173
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock. . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		6,100
9. a. Loans, Total (excluding unearned income) . . . . .	9,581	
b. Less: allowance for possible loan losses. . . . .	112	
c. Loans, Net . . . . .		9,469
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		271
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 . . . . .		
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		18,787
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		6,841
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		9,086
19. Deposits of United States Government . . . . .		235
20. Deposits of States and political subdivisions in the United States . . . . .		759
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		107
23. Certified and officers' checks . . . . .		308
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		17,336
a. Total demand deposits. . . . .	7,886	
b. Total time and savings deposits. . . . .	9,450	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		17,336
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. . . . .		525
35. Undivided profits. . . . .		726
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,451
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		18,787

DOVE CREEK STATE BANK, DOVE CREEK  
Dolores County

OFFICERS

R. A. Galyean, President; Joe Kirkpatrick, Vice President; and  
Ron Nolde, Cashier-Secretary.

DIRECTORS

Ross O. Carhart, Laroy Crow, Max Dalton, R. A. Galyean, John Jackson,  
Robert E. Keyes, Cecil D. Martin, James E. Morehart, and J. Douglas Shand.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	468
2.	U.S. Treasury securities . . . . .	1,669
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	913
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	4,112
	b. Less: allowance for possible loan losses . . . . .	38
	c. Loans, Net . . . . .	4,074
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	171
12.	Real estate owned other than bank premises . . . . .	1
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	186
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	7,682

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations . . . . .	1,459
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	4,511
19.	Deposits of United States Government . . . . .	4
20.	Deposits of States and political subdivisions in the United States . . . . .	848
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	23
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	6,845
	a. Total demand deposits . . . . .	1,901
	b. Total time and savings deposits . . . . .	4,944
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	113
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	6,958
31.	Subordinated notes and debentures . . . . .	

EQUITY CAPITAL

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 . . . . .	275
35.	Undivided profits . . . . .	299
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	724
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	7,682

BANK OF DURANGO, DURANGO  
La Plata County

OFFICERS

Richard W. Turner, Chairman; R. W. Turner, Jr., President; Patterson Curtis, Executive Vice President; J. R. Harrison, Senior Vice President; Art Troyer, Vice President and Cashier; Richard L. Reinhard, Robert J. Peters and Clarence Beebe, Vice Presidents; Harold E. Luzar, Jr., Assistant Vice President and Carol Nunn, Administrative Assistant to the President.

DIRECTORS

Richard W. Turner, R. W. Turner, Jr., Claudine B. Turner, L. W. McDaniel, Clarence Beebe, Patterson Curtis, Richard L. Reinhard, and Robert J. Peters.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		3,822
2. U.S. Treasury securities . . . . .		3,321
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		7,247
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	19,837	
b. Less: allowance for possible loan losses . . . . .	230	
c. Loans, Net . . . . .		19,607
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		503
12. Real estate owned other than bank premises . . . . .		217
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		884
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		35,601
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		10,001
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		11,773
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		7,926
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		931
23. Certified and officers' checks . . . . .		574
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		31,205
a. Total demand deposits . . . . .	12,069	
b. Total time and savings deposits . . . . .	19,136	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		700
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		386
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		36
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		542
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		32,869
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 . . . . .		1,300
35. Undivided profits . . . . .		732
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		2,732
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		35,601



FIRST BANK OF EAGLE COUNTY, EAGLE  
Eagle County

OFFICERS

Ned E. Oyler, President; Richard C. Rodgers, Vice President;  
Paul V. Depp, Assistant Vice President; Ross M. Bolt, Cashier;  
Mary Ann Wilson, Assistant Cashier; and Helen E. Oyler, Secretary.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,018
2.	U.S. Treasury securities . . . . .	859
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	3,812
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	14,055
	b. Less: allowance for possible loan losses . . . . .	14
	c. Loans, Net . . . . .	14,041
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	788
12.	Real estate owned other than bank premises . . . . .	44
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	481
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	21,543
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	4,956
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	8,798
19.	Deposits of United States Government . . . . .	38
20.	Deposits of States and political subdivisions in the United States . . . . .	4,912
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	341
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	19,045
	a. Total demand deposits . . . . .	6,864
	b. Total time and savings deposits . . . . .	12,181
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	399
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	19,444
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) . . . . .	400
34.	Surplus . . . . .	600
35.	Undivided profits . . . . .	999
36.	Reserve for contingencies and other capital reserves . . . . .	100
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	2,099
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	21,543

THE EATON BANK, EATON  
Weld County

OFFICERS

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

DIRECTORS

Pearl M. Larsen, Nellie M. Tyson, William J. Carlson, C. D. Larsen, and Velma L. Dillon.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,030
2. U.S. Treasury securities . . . . .		300
3. Obligations of other U.S. Government agencies and corporations . . . . .		743
4. Obligations of States and Political subdivisions in the United States . . . . .		1,137
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		25
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,550
9. a. Loans, Total (excluding unearned income) . . . . .	9,465	
b. Less: allowance for possible loan losses . . . . .	112	
c. Loans, Net . . . . .		9,353
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		79
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 . . . . .		156
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		14,373
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		3,244
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		8,785
19. Deposits of United States Government . . . . .		3
20. Deposits of States and political subdivisions in the United States . . . . .		1,078
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) . . . . .		13,147
a. Total demand deposits . . . . .	3,749	
b. Total time and savings deposits . . . . .	9,398	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		50
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		13,197
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 1,000 (Par Value) . . . . .		
b. No. shares outstanding 1,000 (Par Value) . . . . .		100
34. Surplus . . . . .		742
35. Undivided profits . . . . .		334
36. Reserve for contingencies and other capital reserves . . . . .		
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) . . . . .		14,373

ARAPAHOE BANK AND TRUST, ENGLEWOOD  
 Arapahoe County

OFFICERS

Frank S. Peterson, President; C. P. Parrish, Vice President and Cashier-Secretary.

DIRECTORS

Nicholas J. Meagher, Jr., Glen B. Clark, Sr., Frank S. Peterson, Kenneth D. Luff, and Glen B. Clark, Jr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		5,309
2. U.S. Treasury securities . . . . .		7,137
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		5,260
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		361
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		3,200
9. a. Loans, Total (excluding unearned income) . . . . .	22,292	
b. Less: allowance for possible loan losses . . . . .	162	
c. Loans, Net . . . . .		22,130
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		889
12. Real estate owned other than bank premises . . . . .		40
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		763
15. Other assets . . . . .		763
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		45,089
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		21,880
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		16,546
19. Deposits of United States Government . . . . .		3
20. Deposits of States and political subdivisions in the United States . . . . .		1,340
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		868
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		40,637
a. Total demand deposits . . . . .	22,786	
b. Total time and savings deposits . . . . .	17,869	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		444
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		386
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		41,467
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 116,500 . . . . .		
b. No. shares outstanding 116,500 (Par Value) . . . . .		466
34. Surplus . . . . .		1,334
35. Undivided profits . . . . .		1,822
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		3,622
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		45,089

CENTENNIAL STATE BANK OF COLORADO, ENGLEWOOD  
Arapahoe County

OFFICERS

C. L. Anderson, President; Robert J. McDowell and Michael A. Ohaver, Vice Presidents; W.L. Carter, Executive Vice President; Gary A. Johnson, Vice President and Cashier; Larry A. Suderman and Stephen Ellis, Assistant Vice Presidents.

DIRECTORS

C. L. Anderson, Robert J. McDowell, Joseph K. Bailey, O. Wesley Box, W. L. Carter, Robert F. Kelley, James McKechnie, Jr., William P. McKinnell, Jr., and Daniel Kubby.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	2,358
2.	U.S. Treasury securities . . . . .	1,501
3.	Obligations of other U.S. Government agencies and corporations . . . . .	1,946
4.	Obligations of States and Political subdivisions in the United States . . . . .	200
5.	Other bonds, notes, and debentures . . . . .	97
6.	Federal Reserve stock and 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) . . . . .	14,967
	b. Less: allowance for possible loan losses . . . . .	24
	c. Loans, Net . . . . .	14,943
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	212
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 . . . . .	439
15.	Other assets . . . . .	22,696
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	7,203
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	9,861
19.	Deposits of United States Government . . . . .	7
20.	Deposits of States and political subdivisions in the United States . . . . .	3,065
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	475
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	20,611
	a. Total demand deposits . . . . .	7,826
	b. Total time and savings deposits . . . . .	12,785
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	164
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	20,775
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) . . . . .	750
34.	Surplus . . . . .	800
35.	Undivided profits . . . . .	371
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,921
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	22,696

CHARTER BANK AND TRUST, ENGLEWOOD  
Arapahoe County

OFFICERS

A. Emmet Stephenson, Jr., Chairman of the Board; Thomas W. Kelly, President;  
Stephen R. Dawson, Vice President, Cashier and Secretary.

DIRECTORS

A. Emmet Stephenson, Jr., Toni E. Stephenson, Norman Daren Writer, Diane  
D. Writer, James H. Galbreath, James B. Wallace, Martin J. Wohnlich,  
William C. Foxley, Thomas W. Kelly.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		167
2. U.S. Treasury securities . . . . .		424
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,950
9. a. Loans, Total (excluding unearned income) . . . . .		1
b. Less: allowance for possible loan losses . . . . .		1
c. Loans, Net . . . . .		
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		108
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 . . . . .		27
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		2,676

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations . . . . .		1,671
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		25
19. Deposits of United States Government . . . . .		11
20. Deposits of States and political subdivisions in the United States . . . . .		
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		16
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		1,723
a. Total demand deposits . . . . .	1,698	
b. Total time and savings deposits . . . . .	25	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		1,723
31. Subordinated notes and debentures . . . . .		

EQUITY CAPITAL

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) . . . . .
34. Surplus . . . . .			400
35. Undivided profits . . . . .			53
36. Reserve for contingencies and other capital reserves . . . . .			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .			953
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .			2,676

COMMUNITY BANK & TRUST COMPANY, ENGLEWOOD  
Arapahoe County

OFFICERS

C. H. Smuckler, Chairman of the Board; Stephen G. Seay, President;  
C. Walter Wilson, Assistant Vice President; and Linda Riley, Cashier.

DIRECTORS

Jack C. Kent; Leigh H. Norgren, Stephen G. Seay, C.H. Smuckler,  
Wilbur G. Wright and Richard L. Banta, Jr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		692
2. U.S. Treasury securities . . . . .		275
3. Obligations of other U.S. Government agencies and corporations . . . . .		350
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		24
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		875
9. a. Loans, Total (excluding unearned income) . . . . .	4,419	
b. Less: allowance for possible loan losses . . . . .	10	
c. Loans, Net . . . . .		4,409
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		61
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 . . . . .		120
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		6,806
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		1,412
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,332
19. Deposits of United States Government . . . . .		6
20. Deposits of States and political subdivisions in the United States . . . . .		860
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		37
23. Certified and officers' checks . . . . .		71
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		5,718
a. Total demand deposits . . . . .	1,526	
b. Total time and savings deposits . . . . .	4,192	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		89
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		5,807
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) . . . . .		500
34. Surplus . . . . .		300
35. Undivided profits . . . . .		199
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		999
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		6,806

ORCHARD VALLEY BANK, ENGLEWOOD  
Arapahoe County

OFFICERS

Charles H. Smukler, Chairman of the Board; Larry F. Pisacka, President;  
Scott Radcliffe, Assistant Vice President; Steven R. Dupps, Cashier.

DIRECTORS

Jack C. Kent, Stephen G. Seay, Robert E. Best, Charles H. Smukler, Larry  
F. Pisacka.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		315
2. U.S. Treasury securities . . . . .		
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		27
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		775
9. a. Loans, Total (excluding unearned income) . . . . .	1,395	
b. Less: allowance for possible loan losses . . . . .	7	
c. Loans, Net . . . . .		1,388
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		70
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 . . . . .		36
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		2,611
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		710
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		556
19. Deposits of United States Government . . . . .		4
20. Deposits of States and political subdivisions in the United States . . . . .		300
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		29
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		1,599
a. Total demand deposits . . . . .	743	
b. Total time and savings deposits . . . . .	856	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		19
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		1,618
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) . . . . .		600
34. Surplus . . . . .		300
35. Undivided profits . . . . .		93
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		993
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		2,611

FIRSTBANK OF ERIE, ERIE  
Weld County

OFFICERS

A. Blaine Alley, President; Larry J. Hauserman, Vice President; Robert S. Appel, Secretary; and James G. Wendler, Cashier.

DIRECTORS

Robert S. Appel, Don L. DeDecker, William P. Johnson, R. Kent Landmark, Joseph A. Leonard, M.D., Roger L. Reisher, Ira C. Rothgerber, John R. Thomas, George Williams, J. Robert Young, A. Blaine Alley.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions. . . . .		218
2. U.S. Treasury securities . . . . .		1,073
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States. . . . .		365
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock. . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	1,271	
b. Less: allowance for possible loan losses. . . . .	8	
c. Loans, Net . . . . .		1,263
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		9
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 . . . . .		17
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		2,945
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		527
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		1,801
19. Deposits of United States Government . . . . .		1
20. Deposits of States and political subdivisions in the United States . . . . .		215
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		29
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		2,573
a. Total demand deposits. . . . .	627	
b. Total time and savings deposits. . . . .	1,946	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		26
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		2,699
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. . . . .		126
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		246
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		2,945



THE ESTES PARK BANK, ESTES PARK  
Larimer County

OFFICERS

George J. Hix, President; Robert L. Porter, Executive Vice President;  
Margaret Hurd Noyes, Cashier; Rose Hersh, Assistant Cashier; Floyd A.  
Tyson, Jr., Vice President and Controller; Jayne Gerrish, Loan Officer.

DIRECTORS

C. William Herzog, Charles F. Hix, George J. Hix, Glonda L. Hix, Robert L.  
Porter, Stanley J. Pratt.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,479
2. U.S. Treasury securities . . . . .		1,284
3. Obligations of other U.S. Government agencies and corporations . . . . .		200
4. Obligations of States and Political subdivisions in the United States . . . . .		1,250
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		2,750
9. a. Loans, Total (excluding unearned income) . . . . .	9,481	
b. Less: allowance for possible loan losses . . . . .	47	
c. Loans, Net . . . . .		9,434
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		588
12. Real estate owned other than bank premises . . . . .		316
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		346
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		17,647
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		4,177
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		9,986
19. Deposits of United States Government . . . . .		4
20. Deposits of States and political subdivisions in the United States . . . . .		1,615
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		130
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		15,912
a. Total demand deposits . . . . .	4,507	
b. Total time and savings deposits . . . . .	11,405	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		120
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		16,032
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 . . . . .		800
35. Undivided profits . . . . .		415
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,615
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		17,647

BANK OF EVERGREEN, EVERGREEN  
Jefferson County

OFFICERS

Gary E. Brooks, Chairman of the Board; Richard N. Brown, President and Compliance Officer; William H. Nofsinger, Cashier, Board Secretary and Security Officer.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	2,293
2.	U.S. Treasury securities . . . . .	482
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	2,509
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	10,067
	b. Less: allowance for possible loan losses . . . . .	98
	c. Loans, Net . . . . .	9,969
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	244
	Real estate owned other than bank premises . . . . .	93
12.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
13.	Customers' liability to this bank on acceptances outstanding . . . . .	
14.	Other assets . . . . .	16
15.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	15,906
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	7,591
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	5,916
19.	Deposits of United States Government . . . . .	
20.	Deposits of States and political subdivisions in the United States . . . . .	702
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	524
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	14,733
	a. Total demand deposits . . . . .	8,167
	b. Total time and savings deposits . . . . .	6,566
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	2
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	14,735
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 16,250	
	b. No. shares outstanding 16,250 (Par Value) . . . . .	325
34.	Surplus . . . . .	525
35.	Undivided profits . . . . .	283
36.	Reserve for contingencies and other capital reserves . . . . .	38
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,171
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	15,906

THE BANK OF FAIRPLAY, FAIRPLAY  
Park County

OFFICERS

Gary S. Ryan, President; William R. Hansen, Assistant Vice President;  
Barbara R. Weston, Cashier-Secretary; Debra L. Miller, Assistant Cashier.

DIRECTORS

Wayne Olson, C. D. Boyd, Gary S. Ryan.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	326
2.	U.S. Treasury securities . . . . .	1,989
3.	Obligations of other U.S. Government agencies and corporations . . . . .	555
4.	Obligations of States and Political subdivisions in the United States . . . . .	854
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	2,283
	b. Less: allowance for possible loan losses . . . . .	35
	c. Loans, Net . . . . .	2,248
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	92
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 . . . . .	225
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	6,289
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	1,462
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	1,623
19.	Deposits of United States Government . . . . .	
20.	Deposits of States and political subdivisions in the United States . . . . .	2,259
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) . . . . .	5,344
	a. Total demand deposits . . . . .	1,769
	b. Total time and savings deposits . . . . .	3,575
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	300
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	65
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	5,709
31.	Subordinated notes and debentures . . . . .	
 <u>EQUITY CAPITAL</u> 		
32.	Preferred stock a. No. shares outstanding (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized	
	b. No. shares outstanding (Par Value) . . . . .	120
34.	Surplus . . . . .	245
35.	Undivided profits . . . . .	215
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	580
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	6,289

COMMERCE BANK, FORT COLLINS  
Larimer County

OFFICERS

Joel H. Wiens, Chairman of the Board and President; Richard Zieman, Executive Vice President; Trexel Warren, Cashier; Phyllis Wiens, Secretary.

DIRECTORS

Joel H. Wiens, Thomas J. Wiens, Phyllis Wiens, William Pickett, Max R. Hoffman, Gary E. Nordick, Richard Zieman.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		545
2. U.S. Treasury securities . . . . .		289
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		76
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		20
9. a. Loans, Total (excluding unearned income) . . . . .	4,043	
b. Less: allowance for possible loan losses . . . . .	7	
c. Loans, Net . . . . .		4,036
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		239
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 . . . . .		65
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		5,270
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		1,556
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		2,019
19. Deposits of United States Government . . . . .		1
20. Deposits of States and political subdivisions in the United States . . . . .		700
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		45
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		4,321
a. Total demand deposits . . . . .	1,602	
b. Total time and savings deposits . . . . .	2,719	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		59
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		4,380
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 40,000 . . . . .		
b. No. shares outstanding 40,000 (Par Value) . . . . .		400
34. Surplus . . . . .		300
35. Undivided profits . . . . .		190
36. Reserve 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) . . . . .		5,270

NORTHERN BANK & TRUST, FORT COLLINS  
Larimer County

OFFICERS

J. E. Facer, President; A. J. Heutzenroeder, Vice President and  
Cashier-Secretary.

DIRECTORS

Glen B. Clark, Walter C. Emery, and J. E. Facer.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	626
2.	U.S. Treasury securities . . . . .	490
3.	Obligations of other U.S. Government agencies and corporations . . . . .	250
4.	Obligations of States and Political subdivisions in the United States . . . . .	213
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	3,636
	b. Less: allowance for possible loan losses . . . . .	42
	c. Loans, Net . . . . .	3,594
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	108
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 . . . . .	126
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	5,607
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	2,319
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	1,871
19.	Deposits of United States Government . . . . .	4
20.	Deposits of States and political subdivisions in the United States . . . . .	605
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	144
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	4,943
	a. Total demand deposits . . . . .	2,467
	b. Total time and savings deposits . . . . .	2,476
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	46
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	4,989
31.	Subordinated notes and debentures . . . . .	
 <u>EQUITY CAPITAL</u> 		
32.	Preferred stock a. No. shares outstanding (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 20,000 . . . . .	
	b. No. shares outstanding 20,000 (Par Value) . . . . .	200
34.	Surplus . . . . .	200
35.	Undivided profits . . . . .	218
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	618
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	5,607

ROCKY MOUNTAIN BANK & TRUST COMPANY  
Fort Collins  
Larimer County

OFFICERS

Larry L. Wall, President; B. A. Duval, Gary L. Butler and Daniel E. Olson, Vice Presidents; F.A. Forbes, Cashier-Secretary; Catherine Haworth, Assistant Cashier; Lyle F. Wall, Marketing Representative; and Maxine Hager, Personal Loan Officer.

DIRECTORS

B.A. Duval, John M. Toliver, Larry L. Wall, Lyle F. Wall, Harold C. Warner, and Reta F. Wall.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,154
2. U.S. Treasury securities . . . . .		3,079
3. Obligations of other U.S. Government agencies and corporations . . . . .		255
4. Obligations of States and Political subdivisions in the United States . . . . .		1,593
5. Other bonds, notes, and debentures . . . . .		15
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	11,344	
b. Less: allowance for possible loan losses . . . . .	96	
c. Loans, Net . . . . .		11,248
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		668
12. Real estate owned other than bank premises . . . . .		62
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		519
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		18,593
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		5,026
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		10,107
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		1,104
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		363
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		16,600
a. Total demand deposits . . . . .	5,409	
b. Total time and savings deposits . . . . .	11,191	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		46
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		188
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		266
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		17,100
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 . . . . .		770
35. Undivided profits . . . . .		393
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,493
36. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		18,593

THE FORT LUPTON STATE BANK, FORT LUPTON  
Weld County

OFFICERS

Dennis W. White, President; Grant A. Edwards, Assistant Vice President;  
Beverly J. Miller, Cashier-Secretary; Michael A. Peetz, Assistant Cashier;  
Lori A. Rasmussen, Loan Officer.

DIRECTORS

John R. Grieve, Mary M. Carlson, Leonard McCain, Roy G. Dinsdale and  
Dennis W. White.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,639
2. U.S. Treasury securities . . . . .		1,471
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		2,406
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,258
9. a. Loans, Total (excluding unearned income) . . . . .	13,685	
b. Less: allowance for possible loan losses . . . . .	160	
c. Loans, Net . . . . .		13,525
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		369
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 . . . . .		490
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		21,158
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		5,607
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		10,207
19. Deposits of United States Government . . . . .		59
20. Deposits of States and political subdivisions in the United States . . . . .		2,566
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		544
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		18,983
a. Total demand deposits . . . . .	6,994	
b. Total time and savings deposits . . . . .	11,989	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		278
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		19,261
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 . . . . .		600
35. Undivided profits . . . . .		897
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,897
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		21,158

THE FARMERS STATE BANK OF FORT MORGAN  
Fort Morgan

OFFICERS

J. H. Bloedorn, Jr., President; David L. Schomburg, Vice President;  
Catherine C. Stroh, Secretary and Trust Officer; C. L. Williams, Cashier;  
Ronald L. Hays, Vice President.

DIRECTORS

H. B. Bloedorn, J. H. Bloedorn, Jr., R. B. Fancher, Gary L. Loseke,  
Catherine C. Stroh, and W. M. Watrous.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		6,944
2. U.S. Treasury securities . . . . .		4,321
3. Obligations of other U.S. Government agencies and corporations . . . . .		1,674
4. Obligations of States and Political subdivisions in the United States. . . . .		8,419
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock. . . . .		108
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		2,950
9. a. Loans, Total (excluding unearned income) . . . . .	36,761	
b. Less: allowance for possible loan losses. . . . .	454	
c. Loans, Net . . . . .		36,307
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		610
12. Real estate owned other than bank premises . . . . .		32
13. Investments in unconsolidated subsidiaries and associated companies. . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		1,144
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		62,509
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		11,549
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		36,868
19. Deposits of United States Government . . . . .		72
20. Deposits of States and political subdivisions in the United States . . . . .		4,869
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		195
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		53,553
a. Total demand deposits. . . . .	12,602	
b. Total time and savings deposits. . . . .	40,951	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		570
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		300
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		883
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		55,306
31. Subordinated notes and debentures. . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 16,000 . . . . .		
b. No. shares outstanding 16,000 (Par Value) . . . . .		1,600
34. Surplus. . . . .		2,000
35. Undivided profits. . . . .		3,603
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		7,203
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		62,509



PIONEER BANK, FOUNTAIN  
El Paso County

OFFICERS

John G. Lovett, President; Stephen A. Mosher, Senior Vice President; D. Laverne Fellhauer, Cashier-Secretary; Dorothy B. Brewer, Administrative Officer and Assistant Cashier; and Marcia L. Montgomery, Assistant Loan Officer and Treasurer.

DIRECTORS

Leo R. Smentowski, John G. Lovett, Thomas S. Sinton, Sr., Floy E. Murphy, Stephen A. Mosher, and Marcella F. Smentowski.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		968
2. U.S. Treasury securities . . . . .		1,238
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		443
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	4,447	
b. Less: allowance for possible loan losses . . . . .	56	
c. Loans, Net . . . . .		4,391
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		87
12. Real estate owned other than bank premises . . . . .		25
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		290
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		8,642
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		2,750
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		2,467
19. Deposits of United States Government . . . . .		14
20. Deposits of States and political subdivisions in the United States . . . . .		2,515
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) . . . . .		7,792
a. Total demand deposits . . . . .	3,204	
b. Total time and savings deposits . . . . .	4,588	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		261
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		8,053
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 20 . . . . .		
b. No. shares outstanding 20 (Par Value) . . . . .		200
34. Surplus . . . . .		200
35. Undivided profits . . . . .		189
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		589
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		8,642

THE FOWLER STATE BANK, FOWLER,  
Otero County

OFFICERS

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

DIRECTORS

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

December 31, 1980

	<u>Mil. Thou.</u>
<u>ASSETS</u>	
1. Cash and due from depository institutions . . . . .	291
2. U.S. Treasury securities . . . . .	2,495
3. Obligations of other U.S. Government agencies and corporations . . . . .	200
4. Obligations of States and Political subdivisions in the United States . . . . .	234
5. Other bonds, notes, and debentures . . . . .	
6. Federal Reserve stock and corporate stock . . . . .	
7. Trading account securities . . . . .	
8. Federal Funds sold and securities purchased under agreements to resell . . . . .	1,750
9. a. Loans, Total (excluding unearned income) . . . . .	3,400
b. Less: allowance for possible loan losses . . . . .	72
c. Loans, Net . . . . .	3,328
10. Lease financing receivables . . . . .	16
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	29
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 . . . . .	
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .	8,343
<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations . . . . .	1,867
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .	5,295
19. Deposits of United States Government . . . . .	8
20. Deposits of States and political subdivisions in the United States . . . . .	18
21. Deposits of foreign governments and official institutions . . . . .	
22. Deposits of commercial banks . . . . .	
23. Certified and officers' checks . . . . .	45
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	7,233
a. Total demand deposits . . . . .	1,931
b. Total time and savings deposits . . . . .	5,302
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
b. Other liabilities for borrowed money . . . . .	
27. Mortgage indebtedness and liability for capitalized leases . . . . .	
28. Bank's liability on acceptances executed and outstanding . . . . .	
29. Other liabilities . . . . .	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	7,233
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 . . . . .	250
35. Undivided profits . . . . .	810
36. Reserve 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) . . . . .	8,343

PLATTE VALLEY BANK OF WELD COUNTY, FREDERICK  
Weld County

OFFICERS

James J. O' Dell, President; Alan D. Wilson, Executive Vice President;  
Virginia L. Unrein, Cashier; Mary Jane Hall and Allan J. Becker,  
Assistant Vice Presidents.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	884
2.	U.S. Treasury securities . . . . .	498
3.	Obligations of other U.S. Government agencies and corporations . . . . .	200
4.	Obligations of States and Political subdivisions in the United States . . . . .	385
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	5,459
	b. Less: allowance for possible loan losses . . . . .	52
	c. Loans, Net . . . . .	5,407
10.	Lease financing receivables . . . . .	103
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	95
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 . . . . .	353
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	7,925
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	1,403
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	4,410
19.	Deposits of United States Government . . . . .	12
20.	Deposits of States and political subdivisions in the United States . . . . .	881
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	114
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	6,820
	a. Total demand deposits . . . . .	1,801
	b. Total time and savings deposits . . . . .	5,019
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	395
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	69
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	7,284
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 . . . . .	350
35.	Undivided profits . . . . .	91
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	641
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	7,925

SUMMIT COUNTY BANK, FRISCO  
Summit County

OFFICERS

Alan Crook, President; John F. Ezell, Vice President; Scott R. Scholbe, Cashier; Franklin R. Albert, Assistant Cashier; and Susan Bailey, Loan Operations Officer.

DIRECTORS

Donald Farber, H. S. Myers, Alan Crook, John F. Ezell, Charles R. Anderson, and Scott R. Scholbe.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	3,329
2.	U.S. Treasury securities . . . . .	1,122
3.	Obligations of other U.S. Government agencies and corporations . . . . .	2,597
4.	Obligations of States and Political subdivisions in the United States. . . . .	1,285
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	11,598
	b. Less: allowance for possible loan losses. . . . .	121
	c. Loans, Net . . . . .	11,477
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	1,542
		26
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 . . . . .	590
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	21,968
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	9,339
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	3,992
19.	Deposits of United States Government . . . . .	63
20.	Deposits of States and political subdivisions in the United States . . . . .	4,694
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	442
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	18,530
	a. Total demand deposits. . . . .	10,711
	b. Total time and savings deposits. . . . .	7,819
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	200
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	1,323
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	137
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	20,190
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 64,000 . . . . .	
	b. No. shares outstanding 64,000 (Par Value) . . . . .	480
34.	Surplus. . . . .	520
35.	Undivided profits. . . . .	778
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,778
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	21,968

FRUITA STATE BANK, FRUITA  
Mesa County

OFFICERS

Kenneth A. Strother, President; A.M. Crews, Executive Vice President;  
Robert M. Stewart, Cashier; Richard D. Youmans, Installment Loan Officer.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,094
2. U.S. Treasury securities . . . . .		2,790
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		2,773
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,950
9. a. Loans, Total (excluding unearned income) . . . . .	9,232	
b. Less: allowance for possible loan losses. . . . .	106	
c. Loans, Net . . . . .		9,126
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		172
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 . . . . .		414
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		19,319

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations . . . . .		4,681
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		8,429
19. Deposits of United States Government . . . . .		32
20. Deposits of States and political subdivisions in the United States . . . . .		3,724
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		517
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		17,383
a. Total demand deposits. . . . .	5,304	
b. Total time and savings deposits. . . . .	12,079	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		262
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		17,645
31. Subordinated notes and debentures. . . . .		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 5,000 . . . . .		
b. No. shares outstanding 5,000 (Par Value) . . . . .		500
34. Surplus . . . . .		750
35. Undivided profits. . . . .		424
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,674
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		19,319

BANK OF GEORGETOWN, GEORGETOWN  
Clear Creek County

OFFICERS

Clay J. Hutchinson, Jr., President; Edward A. Walters, Cashier;  
and Dolores E. Zavala, Assistant Cashier.

DIRECTORS

Leo N. Bradley, Hugo Buerger, III, Thomas J. Carney, Clay J.  
Hutchinson, Jr., Richard M. Kreutzer, Edward A. Walters, and Otto H.  
H. Werlin.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	491
2.	U.S. Treasury securities . . . . .	884
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States. . . . .	
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	2,916
	b. Less: allowance for possible loan losses. . . . .	25
	c. Loans, Net . . . . .	2,891
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	94
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 . . . . .	86
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	5,196
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	2,087
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	1,700
19.	Deposits of United States Government . . . . .	14
20.	Deposits of States and political subdivisions in the United States . . . . .	824
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	81
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	4,706
	a. Total demand deposits. . . . .	2,546
	b. Total time and savings deposits. . . . .	2,160
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	46
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	4,752
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 700 . . . . .	
	b. No. shares outstanding 700 (Par Value) . . . . .	105
34.	Surplus. . . . .	200
35.	Undivided profits. . . . .	130
36.	Reserve for contingencies and other capital reserves . . . . .	9
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	444
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	5,196

THE BANK OF GLENWOOD, GLENWOOD SPRINGS  
Garfield County

OFFICERS

Kohler McInnis, Chairman of the Board; W. T. Sisson, President; John H. McAdams, Senior Vice President; Bert E. Bankert and Dorothy Youmans, Vice Presidents; Darlene Snook, Comptroller; M. Louise Grange, Cashier; Danny Doig and John L. Simpson, Loan Officers; Jeanne Baker, Customer Service Officer and W. Gene Curtis, Marketing Officer.

DIRECTORS

William Bolitho, Leonis P. Chuc, Stanley L. Dodson, Gerald D. Hartert, Hugh M. Hyder, Kohler McInnis, Will F. Nicholson, Jr., Jeffrey M. Pease, William T. Sisson, and Donald L. Vanderhoof.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,962
2. U.S. Treasury securities . . . . .		4,286
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States. . . . .		2,667
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock. . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	17,918	
b. Less: allowance for possible loan losses. . . . .	167	
c. Loans, Net . . . . .		17,751
10. Lease financing receivables. . . . .		11
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		675
12. Real estate owned other than bank premises . . . . .		201
13. Investments in unconsolidated subsidiaries and associated companies. . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		715
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		28,268
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		8,150
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		13,371
19. Deposits of United States Government . . . . .		40
20. Deposits of States and political subdivisions in the United States . . . . .		2,989
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		30
23. Certified and officers' checks . . . . .		230
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		24,810
a. Total demand deposits. . . . .	9,351	
b. Total time and savings deposits. . . . .	15,459	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		250
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		72
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		371
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		25,503
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 . . . . .	45,000	
b. No. shares outstanding 45,000 (Par Value) . . . . .	45,000	1,000
34. Surplus. . . . .		700
35. Undivided profits. . . . .		1,052
36. Reserve for contingencies and other capital reserves . . . . .		13
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). . . . .		28,268

VALLEY BANK AND TRUST, GLENWOOD SPRINGS  
Garfield County

OFFICERS

J. Robert Young, Chairman of the Board; Steven E. Connolly, President;  
L. Kristine Gardner, Cashier and Secretary; Dave Alley, Assistant Cashier  
and Security Officer; William B. Vollbracht, Chairman of Executive Committee.

DIRECTORS

J. Robert Young, Rodney E. Slifer, Wallace A. E. deBeque, J. Dudley Lockrem,  
Peter N. Guy.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	390
2.	U.S. Treasury securities . . . . .	900
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	50
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	360
9.	a. Loans, Total (excluding unearned income) . . . . .	4,499
	b. Less: allowance for possible loan losses . . . . .	15
	c. Loans, Net . . . . .	4,484
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	114
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 . . . . .	141
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	6,439
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	1,838
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	2,428
19.	Deposits of United States Government . . . . .	10
20.	Deposits of States and political subdivisions in the United States . . . . .	1,334
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	10
23.	Certified and officers' checks . . . . .	91
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	5,711
	a. Total demand deposits . . . . .	2,058
	b. Total time and savings deposits . . . . .	3,653
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	67
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	5,778
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) . . . . .	300
34.	Surplus . . . . .	200
35.	Undivided profits . . . . .	161
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	661
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	6,439



DENVER WEST BANK AND TRUST, GOLDEN  
Jefferson CountyOFFICERS

Marquis Norwalk, President; Lois McEachern, Cashier.

DIRECTORS

Clark Caley, H. D. Huff, Marquis Norwalk, Gary M. Polumbus, Charles E. Stevinson, Gregory C. Stevinson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,329
2.	U.S. Treasury securities . . . . .	770
3.	Obligations of other U.S. Government agencies and corporations . . . . .	200
4.	Obligations of States and Political subdivisions in the United States . . . . .	
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	1,700
9.	a. Loans, Total (excluding unearned income) . . . . .	3,497
	b. Less: allowance for possible loan losses . . . . .	30
	c. Loans, Net . . . . .	3,467
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	72
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 . . . . .	92
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	7,630
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	2,443
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	1,933
19.	Deposits of United States Government . . . . .	5
20.	Deposits of States and political subdivisions in the United States . . . . .	1,780
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	357
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	6,518
	a. Total demand deposits . . . . .	2,805
	b. Total time and savings deposits . . . . .	3,713
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	88
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	6,606
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) . . . . .	500
34.	Surplus . . . . .	409
35.	Undivided profits . . . . .	124
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,024
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	7,630

GOLDEN STATE BANK, GOLDEN  
Jefferson County

OFFICERS

Gurnett Steinhauer, Chairman of the Board; Richard M. Kreutzer, President; Thomas R. Koncilja, Vice President, Security Officer, Secretary to the Board, and Acting Cashier; John C. Hannagan, Jack L. Trezise and Richard S. Bair, Vice Presidents; Ann Connor, Customer Services Officer; Thomas E. Romito, Installment Loan Officer and Daisy E. Bankston, Operations Officer.

DIRECTORS

Richard M. Kreutzer, Earl K. Madsen, James H. Ogg, Thomas G. Plummer, Herman Ponder, Gurnett Steinhauer, William H. Walrath, Frederick F. Wangaard, Jr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		4,694
2. U.S. Treasury securities . . . . .		1,147
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		1,382
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	16,922	
b. Less: allowance for possible loan losses . . . . .	141	
c. Loans, Net . . . . .		16,781
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		262
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 . . . . .		370
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		24,636
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		7,447
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		10,937
19. Deposits of United States Government . . . . .		428
20. Deposits of States and political subdivisions in the United States . . . . .		3,292
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		11
23. Certified and officers' checks . . . . .		482
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		22,597
a. Total demand deposits . . . . .	11,034	
b. Total time and savings deposits . . . . .	11,563	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		248
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		22,845
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) . . . . .		650
34. Surplus . . . . .		650
35. Undivided profits . . . . .		497
36. Reserve for contingencies and other capital reserves . . . . .		(6)
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,791
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		24,636

THE AMERICAN STATE BANK OF GRANADA, GRANADA  
Prowers County

OFFICERS

J. B. McKeever, President; C. B. Kennedy, Executive Vice President; Martin E. Jensen, Vice President and Cashier; Verlia M. Helsel, Assistant Vice President and Assistant Cashier.

DIRECTORS

Martin E. Jensen, C. B. Kennedy, J. B. McKeever, Sarah H. McKeever, Carl M. Shinn.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		561
2. U.S. Treasury securities . . . . .		2,186
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		520
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		3
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,050
9. a. Loans, Total (excluding unearned income) . . . . .	2,888	
b. Less: allowance for possible loan losses . . . . .	54	
c. Loans, Net . . . . .		2,834
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		57
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 . . . . .		11
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		7,222
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		1,172
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		4,547
19. Deposits of United States Government . . . . .		20
20. Deposits of States and political subdivisions in the United States . . . . .		554
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		145
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		6,438
a. Total demand deposits . . . . .	1,447	
b. Total time and savings deposits . . . . .	4,991	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		108
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		6,546
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 . . . . .		365
35. Undivided profits . . . . .		156
36. Reserve for contingencies and other capital reserves . . . . .		15
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		676
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		7,222

MIDDLE PARK BANK, GRANBY  
Grand County

OFFICERS

Robert O. Evans, President; Richard W. Ramler, Vice President;  
Barbara L. Mitchell, Vice President and Cashier; Cynthia L. Fulk,  
Administrative Officer; Helen I. Howell, Loan Administrative Officer.

DIRECTORS

Robert O. Evans, Robert W. Isham, Eleanor Joy Isham, William E. Jennings,  
and Louis C. Yager.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,392
2. U.S. Treasury securities . . . . .		646
3. Obligations of other U.S. Government agencies and corporations . . . . .		2,627
4. Obligations of States and Political subdivisions in the United States . . . . .		1,268
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	12,588	
b. Less: allowance for possible loan losses . . . . .	137	
c. Loans, Net . . . . .		12,451
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		70 242
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 . . . . .		378
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		19,074
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		5,255
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		7,303
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		3,676
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		211
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		16,445
a. Total demand deposits . . . . .	6,226	
b. Total time and savings deposits . . . . .	10,219	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		650
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		171
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		17,266
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 55,000 . . . . .		
b. No. shares outstanding 55,000 (Par Value) . . . . .		550
34. Surplus . . . . .		800
35. Undivided profits . . . . .		458
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,808
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		19,074

BANK OF ORCHARD MESA, GRAND JUNCTION  
Mesa County

OFFICERS

Tom Elder, Chairman of the Board, Richard J. Witsken, President; Lois H. Feil, Vice President; Marvin R. Derhsem, Jr., Cashier; and Louise Dixon, Assistant Cashier.

DIRECTORS

LeRoy Bacon, Louis Walker, Tom E. Elder, Walter S. Fees, Jr., Percy G. Fleming, Harold J. Kendrick, D. G. Son, Ulmer R. Wilmer, Ray J. Boggs, Billy J. Green, L. Lance Johnson, and Richard J. Witsken.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	5,584
2.	U.S. Treasury securities . . . . .	2,907
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	446
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	13,282
	b. Less: allowance for possible loan losses. . . . .	138
	c. Loans, Net . . . . .	13,144
10.	Lease financing receivables. . . . .	205
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	610
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 . . . . .	468
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	23,364

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations . . . . .	8,962
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	10,293
19.	Deposits of United States Government . . . . .	59
20.	Deposits of States and political subdivisions in the United States . . . . .	966
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	265
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	20,545
	a. Total demand deposits. . . . .	9,373
	b. Total time and savings deposits. . . . .	11,172
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	576
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	21,121
31.	Subordinated notes and debentures. . . . .	

EQUITY CAPITAL

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. . . . .				934
35.	Undivided profits. . . . .				909
36.	Reserve for contingencies and other capital reserves . . . . .				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .				2,243
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .				23,364

UNITED STATES BANK OF GRAND JUNCTION  
Grand Junction  
Mesa County

OFFICERS

E. L. Bacon, Senior Chairman of the Board; Herbert L. Bacon, Chairman of the Board and Chief Executive Officer; Bill Gossett, President; Marvin W. Moeller, Cashier-Secretary; Miles Kara, Senior Vice President and Trust Officer.

DIRECTORS

E. L. Bacon, Herbert L. Bacon, Bill Gossett, O.B. Hubbard, Harry Pforzheimer, Anthony Williams, Linda Gilmore, L.O. Griffith, H. Kirk Jackson, Gordon A. Munro, Bruce Alexander, Guy D. Cherp, John U. Tomlinson, Ronald E. Tipping; and Sister Mary Aloys.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .	28,698	
2. U.S. Treasury securities . . . . .	9,145	
3. Obligations of other U.S. Government agencies and corporations . . . . .	1,000	
4. Obligations of States and Political subdivisions in the United States . . . . .	5,656	
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .	218	
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	73,273	
b. Less: allowance for possible loan losses . . . . .	866	
c. Loans, Net . . . . .	72,407	
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	4,118	
12. Real estate owned other than bank premises . . . . .	333	
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .	1,838	
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .	123,413	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .	38,849	
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .	51,799	
19. Deposits of United States Government . . . . .	156	
20. Deposits of States and political subdivisions in the United States . . . . .	12,039	
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .	3,159	
23. Certified and officers' checks . . . . .	1,342	
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	107,344	
a. Total demand deposits . . . . .	45,638	
b. Total time and savings deposits . . . . .	61,706	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .	760	
27. Mortgage indebtedness and liability for capitalized leases . . . . .	2,488	
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .	2,151	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	112,743	
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) . . . . .	2,000	
34. Surplus . . . . .	5,000	
35. Undivided profits . . . . .	3,670	
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	10,670	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	123,413	

CENTRAL BANK OF GREELEY, GREELEY  
Weld County

OFFICERS

P. Dewayne Krause, President; Fred Bauer and D. R. Kominski, Vice Presidents; Vicki J. Ericson, Cashier; and Donna L. Oyler, Mortgage Loan Officer.

DIRECTORS

Richard A. Boettcher, William E. Bohlender, Wendell R. Fuller, P. Dewayne Krause, Mike Lehan, Myron Meyer, Dave L. Royer, Jack L. Schreiber, Hiroshi Tateyama and John P. Watson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,768
2.	U.S. Treasury securities . . . . .	777
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States. . . . .	1,537
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	6,754
	b. Less: allowance for possible loan losses. . . . .	96
	c. Loans, Net . . . . .	6,658
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	340
12.	Real estate owned other than bank premises . . . . .	162
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	287
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	11,529
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	2,444
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	4,945
19.	Deposits of United States Government . . . . .	
20.	Deposits of States and political subdivisions in the United States . . . . .	2,696
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	54
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	10,139
	a. Total demand deposits. . . . .	2,812
	b. Total time and savings deposits. . . . .	7,327
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	49
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	334
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	10,522
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. . . . .	382
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,007
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	11,529

UNION COLONY BANK, GREELEY  
Weld County

OFFICERS

Lawrence W. Menefee, President; Victor R. Nottingham, Vice President; D. Barry Wyatt, Vice President and Cashier; Kathryn L. Boyle, Operations Officer.

DIRECTORS

John C. Todd, Lawrence W. Menefee, George W. Doering, John W. Kinkade, Victor R. Nottingham, Robert A. Ruyle, and James H. Shelton.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,878
2. U.S. Treasury securities . . . . .		600
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		959
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		23
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,400
9. a. Loans, Total (excluding unearned income) . . . . .	9,159	
b. Less: allowance for possible loan losses. . . . .	81	
c. Loans, Net . . . . .		9,078
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		227
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 . . . . .		288
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		15,453
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		3,915
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		7,650
19. Deposits of United States Government . . . . .		27
20. Deposits of States and political subdivisions in the United States . . . . .		2,220
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		260
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		14,072
a. Total demand deposits. . . . .	4,209	
b. Total time and savings deposits. . . . .	9,863	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		285
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		14,357
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) . . . . .		450
34. Surplus . . . . .		300
35. Undivided profits. . . . .		346
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,096
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		15,453



UNITED BANK OF GREELEY, GREELEY  
Weld County

OFFICERS

Norman M. Dean, President; John D. Goltry, Sr. Vice President and Cashier; Edwin C. Boos, Sr. Vice President and Trust Officer; Jack J. Meakins and A. Leroy Leavitt, Sr. Vice Presidents; Eugene W. Allen, Charles C. Bartlett, Roland N. Hayes, Jr., Ralph Kreidler, Joseph Kuettel, Gerald L. Moody, Eloy U. Ortega, Bud R. Richardson, Vice Presidents; Helen Bushnell, Alton L. Cobb, Harvey Coe, Fae Hicks, Phillip Leffler, Earl Payne, Joy Schott, Bernie Chapman, Assistant Vice Presidents.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	10,483
2.	U.S. Treasury securities . . . . .	4,139
3.	Obligations of other U.S. Government agencies and corporations . . . . .	950
4.	Obligations of States and Political subdivisions in the United States . . . . .	12,089
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	59,287
	b. Less: allowance for possible loan losses . . . . .	618
	c. Loans, Net . . . . .	58,669
10.	Lease financing receivables . . . . .	2,801
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	555
12.	Real estate owned other than bank premises . . . . .	23
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	2,773
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	92,492

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations . . . . .	19,274
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	50,242
19.	Deposits of United States Government . . . . .	225
20.	Deposits of States and political subdivisions in the United States . . . . .	10,964
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	9
23.	Certified and officers' checks . . . . .	930
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	81,644
	a. Total demand deposits . . . . .	21,550
	b. Total time and savings deposits . . . . .	60,094
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	2,000
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	677
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	1,872
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	86,193
31.	Subordinated notes and debentures . . . . .	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		(Par Value) . . . . .	
33.	Common Stock	a. No. shares authorized	204,000		
		b. No. shares outstanding	204,000	(Par Value) . . . . .	2,040
34.	Surplus . . . . .				2,040
35.	Undivided profits . . . . .				2,219
36.	Reserve for contingencies and other capital reserves . . . . .				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .				6,299
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .				92,492

WELD COLORADO BANK, GREELEY  
Weld County

OFFICERS

Edgar F. Bartels, Chairman of the Board; Floyd E. Harmon, President; George Kaberline and Harold Kountze, Jr., Vice Presidents; Patricia A. Drewer, Cashier, Security Officer, and Personnel Officer; John M. Croissant, Installment Loan Officer.

DIRECTORS

Edgar F. Bartels, Edward J. Eisenman, Joseph L. Haefeli, Floyd E. Harmon, Richard J. Kemme, and Harold Kountze, Jr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,755
2. U.S. Treasury securities . . . . .		785
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		65
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	6,574	
b. Less: allowance for possible loan losses . . . . .	50	
c. Loans, Net . . . . .		6,524
10. Lease financing receivables . . . . .		102
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		107
12. Real estate owned other than bank premises . . . . .		74
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		566
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		9,978
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		2,238
19. Time and savings deposits of individuals, partnerships, and corporations . . . . .		4,771
19. Deposits of United States Government . . . . .		31
20. Deposits of States and political subdivisions in the United States . . . . .		1,760
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		88
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		8,888
a. Total demand deposits . . . . .	2,592	
b. Total time and savings deposits . . . . .	6,296	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		236
29. Other liabilities . . . . .		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		9,124
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 2,000 . . . . .		
b. No. shares outstanding 2,000 (Par Value) . . . . .		200
34. Surplus . . . . .		425
35. Undivided profits . . . . .		229
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		854
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		9,978

THE GUNNISON BANK AND TRUST COMPANY, GUNNISON  
Gunnison County

OFFICERS

C. S. Spencer, President and Chief Executive Officer; Roger E. Cotten and Leslie O. Mergelman, Vice Presidents; Barbara J. Barron, Cashier-Secretary; Evelyn L. Merrill, Gwendolyn R. Danni and Clinton F. Spencer, Assistant Cashiers; Gwendolyn K. Averill, Auditor.

DIRECTORS

Clinton S. Spencer, Eugene R. Lallier, Fred F. Field, Polly Spann, Harmon Lowman, W. B. Endner, Paul E. Sammons, James R. Larkin.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	2,581
2.	U.S. Treasury securities . . . . .	1,586
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States. . . . .	1,725
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	36
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	3,700
9.	a. Loans, Total (excluding unearned income) . . . . .	13,443
	b. Less: allowance for possible loan losses. . . . .	153
	c. Loans, Net . . . . .	13,290
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	209
12.	Real estate owned other than bank premises . . . . .	122
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	274
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	23,523
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	6,696
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	9,305
19.	Deposits of United States Government . . . . .	19
20.	Deposits of States and political subdivisions in the United States . . . . .	4,631
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	170
23.	Certified and officers' checks . . . . .	466
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	21,287
	a. Total demand deposits. . . . .	8,517
	b. Total time and savings deposits. . . . .	12,770
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	252
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	21,539
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 3,800 . . . . .	
	b. No. shares outstanding 3,800 (Par Value) . . . . .	76
34.	Surplus. . . . .	1,335
35.	Undivided profits. . . . .	573
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,984
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	23,523

HAXTUN COMMUNITY BANK, HAXTUN  
Phillips County

OFFICERS

Lloyd A. Nelson, President; Paul W. Wernsman, Cashier-Secretary;  
Rudy delaRambelje, Assistant Vice President.

DIRECTORS

Norman L. Peterson, Lloyd A. Nelson, Maurice Lindburg, Jr., Howard B.  
Prouty, Philip Ruch, Keith D. Gilliland, and Tommy G. Thompson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,325
2.	U.S. Treasury securities . . . . .	1,542
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States. . . . .	2,150
5.	Other bonds, notes, and debentures . . . . .	35
6.	Federal Reserve stock and 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) . . . . .	7,442
	b. Less: allowance for possible loan losses. . . . .	89
	c. Loans, Net . . . . .	7,353
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	223
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 . . . . .	213
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	13,391
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	4,024
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	7,005
19.	Deposits of United States Government . . . . .	50
20.	Deposits of States and political subdivisions in the United States . . . . .	929
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	10
23.	Certified and officers' checks . . . . .	117
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	12,135
	a. Total demand deposits. . . . .	4,367
	b. Total time and savings deposits. . . . .	7,768
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	138
29.	Other liabilities. . . . .	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	12,273
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. . . . .	600
35.	Undivided profits. . . . .	218
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,118
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	13,391

HEREFORD STATE BANK, HEREFORD  
Weld County

OFFICERS

Dennis D. Kugler, President; Gloria Hastings, Vice President and  
Cashier-Secretary.

DIRECTORS

Dennis D. Kugler, Jess Zimmerman, Jerry Hastings, Gloria Hastings,  
and Bradford K. Bochow.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		262
2. U.S. Treasury securities . . . . .		755
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		25
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		130
9. a. Loans, Total (excluding unearned income) . . . . .	1,474	
b. Less: allowance for possible loan losses . . . . .	7	
c. Loans, Net . . . . .		1,467
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		22
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 . . . . .		150
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		2,811
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		561
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		1,103
19. Deposits of United States Government . . . . .		1
20. Deposits of States and political subdivisions in the United States . . . . .		830
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		24
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		2,519
a. Total demand deposits . . . . .	705	
b. Total time and savings deposits . . . . .	1,814	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		38
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		2,557
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 (Par Value) . . . . .		
b. No. shares outstanding 5,200 (Par Value) . . . . .		52
34. Surplus . . . . .		153
35. Undivided profits . . . . .		49
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		254
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		2,811

FIRST BANK & TRUST, HOLLY  
Prowers County

OFFICERS

J. B. McKeever, President; J. L. Humrich, Amy Burkepile and Warren Folsom, Vice Presidents; Berniece Tinsley, Cashier; Barbara Cline, Assistant Cashier; Rella Ann Steele, Assistant Trust Officer.

DIRECTORS

J. L. Humrich, L. L. MacFarlane, J. B. McKeever, Sarah H. McKeever, and John H. Willhite.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,171
2.	U.S. Treasury securities . . . . .	1,312
3.	Obligations of other U.S. Government agencies and corporations . . . . .	41
4.	Obligations of States and Political subdivisions in the United States . . . . .	569
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	3
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	500
9.	a. Loans, Total (excluding unearned income) . . . . .	4,662
	b. Less: allowance for possible loan losses . . . . .	52
	c. Loans, Net . . . . .	4,610
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	103
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 . . . . .	33
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	8,342
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	2,914
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	3,814
19.	Deposits of United States Government . . . . .	15
20.	Deposits of States and political subdivisions in the United States . . . . .	750
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	118
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	7,611
	a. Total demand deposits . . . . .	3,227
	b. Total time and savings deposits . . . . .	4,384
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	83
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	7,694
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 . . . . .	375
35.	Undivided profits . . . . .	163
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	648
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	8,342

FARMERS STATE BANK OF HOLYOKE, HOLYOKE  
Phillips County

OFFICERS

Dennis D. Kugler, President; Rex A. Brown, Vice President; Eldon R. Chandler, Cashier-Secretary; Karla R. Stockton, Assistant Cashier.

DIRECTORS

Dennis D. Kugler, Rex A. Brown, Eldon R. Chandler, and Douglas O. Kinzie.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		746
2. U.S. Treasury securities . . . . .		149
3. Obligations of other U.S. Government agencies and corporations . . . . .		951
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		530
9. a. Loans, Total (excluding unearned income) . . . . .	2,013	
b. Less: allowance for possible loan losses . . . . .	1	
c. Loans, Net . . . . .		2,012
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		93
12. Real estate owned other than bank premises . . . . .		42
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		97
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		4,620
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		1,496
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		1,310
19. Deposits of United States Government . . . . .		4
20. Deposits of States and political subdivisions in the United States . . . . .		924
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		16
23. Certified and officers' checks . . . . .		32
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		3,782
a. Total demand deposits . . . . .	1,558	
b. Total time and savings deposits . . . . .	2,224	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		350
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		40
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		51
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		4,223
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 (Par Value) . . . . .		150
b. No. shares outstanding 6,000 . . . . .		150
34. Surplus . . . . .		97
35. Undivided profits . . . . .		97
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		397
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		4,620

THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS  
Delta County

OFFICERS

Walter E. Addams, President; James F. Strovas, Vice President; John R. McCallister, Executive Vice President and Cashier; Christine Marie Ungaro, Assistant Cashier.

DIRECTORS

Elsie H. Addams, Walter E. Addams, John R. McCallister, Shirley C. Smith, and Melvin B. White.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	2,710
2.	U.S. Treasury securities . . . . .	1,693
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States. . . . .	1,135
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	12
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	225
9.	a. Loans, Total (excluding unearned income) . . . . .	4,923
	b. Less: allowance for possible loan losses. . . . .	130
	c. Loans, Net . . . . .	4,793
10.	Lease financing receivables. . . . .	111
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	129
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 . . . . .	
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	10,808
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	3,439
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	5,485
19.	Deposits of United States Government . . . . .	11
20.	Deposits of States and political subdivisions in the United States . . . . .	469
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) . . . . .	9,521
	a. Total demand deposits. . . . .	3,668
	b. Total time and savings deposits. . . . .	5,853
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	78
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	9,599
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. . . . .	375
35.	Undivided profits. . . . .	534
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,209
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	10,808



FIRST STATE BANK, IDAHO SPRINGS  
Clear Creek County

OFFICERS

Gary E. Brooks, President; R. N. Brown, Selwyn D. Graves and Steven W. Schol, Vice Presidents; Peggy J. Brown, Vice President and Cashier-Secretary; Sue Ann Poulson and Helen L. Buck, Assistant Cashiers; and Ronda S. Haskins, Assistant Vice President.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	826
2.	U.S. Treasury securities . . . . .	797
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	1,408
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	7,137
	b. Less: allowance for possible loan losses . . . . .	80
	c. Loans, Net . . . . .	7,057
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	48
12.	Real estate owned other than bank premises . . . . .	63
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	41
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	10,240

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations . . . . .	2,785
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	3,273
19.	Deposits of United States Government . . . . .	14
20.	Deposits of States and political subdivisions in the United States . . . . .	2,937
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	77
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	9,086
	a. Total demand deposits . . . . .	3,334
	b. Total time and savings deposits . . . . .	5,752
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	300
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	9
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	9,395
31.	Subordinated notes and debentures . . . . .	30

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 . . . . .				270
35.	Undivided profits . . . . .				345
36.	Reserve for contingencies and other capital reserves . . . . .				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .				815
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .				10,240

BANK OF IGNACIO, IGNACIO  
La Plata County

OFFICERS

Richard W. Turner, Chairman of the Board; R. W. Turner, Jr., President; Wayne Whiteman, Executive Vice President; and Phyllis Young, Vice President and Cashier.

DIRECTORS

Richard W. Turner, R. W. Turner, Jr., Claudine B. Turner, L. W. McDaniel, Wayne Whiteman, and Phyllis Young.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,028
2. U.S. Treasury securities . . . . .		2,522
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		3,347
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,000
9. a. Loans, Total (excluding unearned income) . . . . .	6,662	
b. Less: allowance for possible loan losses . . . . .	79	
c. Loans, Net . . . . .		6,583
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		178
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 . . . . .		321
15. Other assets . . . . .		321
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		15,979
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		2,596
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		5,703
19. Deposits of United States Government . . . . .		432
20. Deposits of States and political subdivisions in the United States . . . . .		5,628
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		76
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		14,435
a. Total demand deposits . . . . .	3,616	
b. Total time and savings deposits . . . . .	10,819	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		36
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		301
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		14,772
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 2,000 . . . . .		
b. No. shares outstanding 2,000 (Par Value) . . . . .		200
34. Surplus . . . . .		600
35. Undivided profits . . . . .		407
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,207
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		15,979

THE CITIZENS STATE BANK, KEENESBURG  
Weld County

OFFICERS

C. H. Starks, Chairman of the Board; Harry A. Pippin, President; Don K. Spearow, Vice President and Cashier; George H. Bush and Kevin J. Starks, Vice Presidents; and David H. Babb, Assistant Vice President.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions. . . . .	713
2.	U.S. Treasury securities . . . . .	2,402
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States. . . . .	1,484
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	76
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	600
9.	a. Loans, Total (excluding unearned income) . . . . .	6,833
	b. Less: allowance for possible loan losses. . . . .	42
	c. Loans, Net . . . . .	6,791
10.	Lease financing receivables. . . . .	23
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	147
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 . . . . .	128
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	12,364
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	3,793
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	5,242
19.	Deposits of United States Government . . . . .	9
20.	Deposits of States and political subdivisions in the United States . . . . .	1,282
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) . . . . .	10,409
	a. Total demand deposits. . . . .	4,113
	b. Total time and savings deposits. . . . .	6,296
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	868
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	12
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	11,289
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 1,000 . . . . .	
	b. No. shares outstanding 1,000 (Par Value) . . . . .	100
34.	Surplus. . . . .	600
35.	Undivided profits. . . . .	375
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,075
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	12,364

KERSEY STATE BANK, KERSEY  
Weld County

OFFICERS

Edward R. Clowers, President; Larry G. Neuschwanger, Vice President and Cashier; Judi Michalik, Assistant Cashier.

DIRECTORS

Carl C. Barnett, Sr., Edward R. Clowers, Reuben Ehrlich, Lavern Glover, Carl V. Hill, Jr., Victor R. Klein, and Larry G. Neuschwanger.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		394
2. U.S. Treasury securities . . . . .		50
3. Obligations of other U.S. Government agencies and corporations . . . . .		640
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		14
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		400
9. a. Loans, Total (excluding unearned income) . . . . .	2,173	
b. Less: allowance for possible loan losses . . . . .	7	
c. Loans, Net . . . . .		2,166
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		222
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 . . . . .		70
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		3,956
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		632
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		1,226
19. Deposits of United States Government . . . . .		7
20. Deposits of States and political subdivisions in the United States . . . . .		1,410
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		59
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		3,334
a. Total demand deposits . . . . .	768	
b. Total time and savings deposits . . . . .	2,566	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		42
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		3,376
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 . . . . .		
b. No. shares outstanding 40 (Par Value) . . . . .		250
34. Surplus . . . . .		200
35. Undivided profits . . . . .		130
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		580
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		3,956

THE KIOWA STATE BANK, KIOWA  
Elbert County

OFFICERS

A. J. Anderson, President; John C. Burnett, Vice President;  
Eva Marie Sexson, Cashier-Secretary; Vera A. Johnson, Assistant  
Cashier.

DIRECTORS

A. J. Anderson, Billy J. Bandt, Willis Herrick, Robert C. Johnson,  
Elliott G. Rice, Donald E. Siecke.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		738
2. U.S. Treasury securities . . . . .		1,119
3. Obligations of other U.S. Government agencies and corporations . . . . .		401
4. Obligations of States and Political subdivisions in the United States . . . . .		971
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	6,205	
b. Less: allowance for possible loan losses . . . . .	74	
c. Loans, Net . . . . .		6,131
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		423
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 . . . . .		174
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		11,157
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		2,879
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		5,390
19. Deposits of United States Government . . . . .		3
20. Deposits of States and political subdivisions in the United States . . . . .		1,769
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		45
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		10,086
a. Total demand deposits . . . . .	3,306	
b. Total time and savings deposits . . . . .	6,780	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		15
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		92
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		10,193
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 6,871		
b. No. shares outstanding 6,871 (Par Value) . . . . .		344
34. Surplus . . . . .		369
35. Undivided profits . . . . .		251
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		964
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		11,157

THE KIRK STATE BANK, KIRK  
Yuma County

OFFICERS

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

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,028
2. U.S. Treasury securities . . . . .		453
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		801
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	5,387	
b. Less: allowance for possible loan losses . . . . .	54	
c. Loans, Net . . . . .		5,333
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		58
12. Real estate owned other than bank premises . . . . .		90
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		873
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		8,836
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		3,056
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,685
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		1,081
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		28
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		7,850
a. Total demand deposits . . . . .	3,131	
b. Total time and savings deposits . . . . .	4,719	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		241
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		8,091
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 . . . . .		400
35. Undivided profits . . . . .		195
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		745
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		8,836

THE KIT CARSON STATE BANK, KIT CARSON  
Cheyenne County

OFFICERS

John Harker, Chairman of the Board; Bruce A. Andersen, President; Anna Gunderson, Cashier; Edna Blekeberg, Assistant Cashier; C. Paul Simmons, Jr., Assistant Vice President.

DIRECTORS

John E. Harker, Bruce A. Andersen, Jean N. Andersen.

December 31,

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	3,430
2.	U.S. Treasury securities . . . . .	2,107
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	714
5.	Other bonds, notes, and debentures . . . . .	21
6.	Federal Reserve stock and 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) . . . . .	4,366
	b. Less: allowance for possible loan losses . . . . .	54
	c. Loans, Net . . . . .	4,312
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	50
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 . . . . .	110
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	11,094
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	2,338
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	6,513
19.	Deposits of United States Government . . . . .	2
20.	Deposits of States and political subdivisions in the United States . . . . .	1,292
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	1
23.	Certified and officers' checks . . . . .	76
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	10,222
	a. Total demand deposits . . . . .	2,543
	b. Total time and savings deposits . . . . .	7,679
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	10,222
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 . . . . .	300
35.	Undivided profits . . . . .	372
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	872
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	11,094

THE BANK OF KREMLING, KREMLING  
Grand County

OFFICERS

Marvin Moll, President; Richard Herrema, Vice President; Dana Unchapher, Assistant Cashier.

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas Moll, Peggy Ward, and Richard Herrema.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		493
2. U.S. Treasury securities . . . . .		1,899
3. Obligations of other U.S. Government agencies and corporations . . . . .		200
4. Obligations of States and Political subdivisions in the United States . . . . .		1,992
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	5,073	
b. Less: allowance for possible loan losses . . . . .	7	
c. Loans, Net . . . . .		5,066
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		246
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 . . . . .		212
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		10,108
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		3,151
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,429
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		1,968
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) . . . . .		8,710
a. Total demand deposits . . . . .	3,799	
b. Total time and savings deposits . . . . .	4,911	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		350
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		74
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		9,134
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 . . . . .		234
36. Reserve for contingencies and other capital reserves . . . . .		40
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		974
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		10,108



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

OFFICERS

R. H. Jones, President and Trust Officer; J. W. Miller, Executive Vice President and Secretary of the Board; R. M. Jones, Vice President, Trust Officer and Asst. Security Officer; C. O. Jones, Vice President and Security Officer; R. W. Blair, Assistant Cashier and Vice President; Ruth Goodrich, Vice President and Cashier; Shirley Huntsman and K. E. Waggoner, Assistant Vice Presidents.

DIRECTORS

Mary Lou Jones, Robert H. Jones, Robert M. Jones, J.W. Miller, Robert R. Sabin, Thomas M. Sisson, and John R. Stewart.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	3,781
2.	U.S. Treasury securities . . . . .	2,258
3.	Obligations of other U.S. Government agencies and corporations . . . . .	53
4.	Obligations of States and Political subdivisions in the United States. . . . .	5,918
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	67
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	1,800
9.	a. Loans, Total (excluding unearned income) . . . . .	26,128
	b. Less: allowance for possible loan losses. . . . .	291
	c. Loans, Net . . . . .	25,837
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	325
12.	Real estate owned other than bank premises . . . . .	25
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .	66
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	1,031
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	41,161
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	12,920
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	15,944
19.	Deposits of United States Government . . . . .	139
20.	Deposits of States and political subdivisions in the United States . . . . .	4,750
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	272
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	34,025
	a. Total demand deposits. . . . .	15,014
	b. Total time and savings deposits. . . . .	19,011
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	1,928
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	817
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	36,770
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 55,000 . . . . .	
	b. No. shares outstanding 55,000 (Par Value) . . . . .	550
34.	Surplus. . . . .	2,250
35.	Undivided profits. . . . .	1,591
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	4,391
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	41,161

THE LA JUNTA STATE BANK, LA JUNTA  
Otero County

OFFICERS

P. G. James, President; Arlyn LoVette, Vice President; A. C. Delventhal, Cashier-Secretary; Arlyn LoVette, Assistant Cashier; P. G. James, Treasurer; W. S. Goodwin, Chairman.

DIRECTORS

R. G. Loflin, Arlyn LoVette, Les Honey, W. S. Goodwin and P. G. James.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		926
2. U.S. Treasury securities . . . . .		417
3. Obligations of other U.S. Government agencies and corporations . . . . .		200
4. Obligations of States and Political subdivisions in the United States . . . . .		2,159
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		400
9. a. Loans, Total (excluding unearned income) . . . . .	4,749	
b. Less: allowance for possible loan losses . . . . .	53	
c. Loans, Net . . . . .		4,696
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		114
12. Real estate owned other than bank premises . . . . .		166
13. Investments in 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) . . . . .		9,079
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		3,785
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,044
19. Deposits of United States Government . . . . .		10
20. Deposits of States and political subdivisions in the United States . . . . .		656
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) . . . . .		7,569
a. Total demand deposits . . . . .	4,229	
b. Total time and savings deposits . . . . .	3,340	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		7
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		7,576
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 . . . . .		768
36. Reserve for contingencies and other capital reserves . . . . .		35
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,503
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		9,079

FIRSTBANK OF ACADEMY PARK, LAKEWOOD  
Jefferson County

OFFICERS

Thomas E. Charnecki, President; Stephen R. Dawson, Vice President and Cashier; Robert S. Appel, Secretary; A. Blaine Alley, Larry J. Hauserman, Edson P. Holland, R. Kent Landmark, Jack D. Nunn, and William H. Plummer, Vice Presidents; Gary Hall, Assistant Cashier; Paul J. Gale, Auditor and Linda Wheeler, Assistant Auditor.

DIRECTORS

Robert S. Appel, Thomas E. Charnecki, Don L. DeDecker, William P. Johnson, R. Kent Landmark, Joseph A. Leonard, Roger L. Reisher, Ira C. Rothgerberg, Jr., Irene G. Rothgerber, John R. Thomas, Goerge C. Williams, and J. Robert Young.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	2,081
2.	U.S. Treasury securities . . . . .	3,867
3.	Obligations of other U.S. Government agencies and corporations . . . . .	100
4.	Obligations of States and Political subdivisions in the United States. . . . .	3,114
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	950
9.	a. Loans, Total (excluding unearned income) . . . . .	11,069
	b. Less: allowance for possible loan losses. . . . .	72
	c. Loans, Net . . . . .	10,997
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	414
12.	Real estate owned other than bank premises . . . . .	35
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	261
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	21,819
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	6,581
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	12,637
19.	Deposits of United States Government . . . . .	14
20.	Deposits of States and political subdivisions in the United States . . . . .	
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	497
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	19,729
	a. Total demand deposits. . . . .	7,092
	b. Total time and savings deposits. . . . .	12,637
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	292
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	20,021
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) . . . . .	300
34.	Surplus. . . . .	800
35.	Undivided profits. . . . .	698
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,798
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	21,819

GREEN MOUNTAIN BANK, LAKEWOOD  
Jefferson County

OFFICERS

Ivan D. Fugate, Chairman of the Board and President; Diana S. Kilgore, Senior Vice President; David C. Rice, Assistant Vice President; Arthur G. Bridgewater, Cashier; Steven S. Young, Operations Officer; Rose Lee Samuels, Secretary to the Board; Linda Pepping, Loan Officer and Compliance and Certification Officer; Twila Hansen; Assistant Cashier.

DIRECTORS

Ivan D. Fugate, B. D. Mooneyham, Ted R. Christian, Dorothy E. Daniel, James W. Langley, Robert A. Silverberg, and Diana S. Kilgore.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,437
2. U.S. Treasury securities . . . . .		2,313
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		270
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		18
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		800
9. a. Loans, Total (excluding unearned income) . . . . .	7,452	
b. Less: allowance for possible loan losses . . . . .	68	
c. Loans, Net . . . . .		7,384
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		94
12. Real estate owned other than bank premises . . . . .		177
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		286
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		12,779
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		4,512
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		5,612
19. Deposits of United States Government . . . . .		1
20. Deposits of States and political subdivisions in the United States . . . . .		1,255
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		11
23. Certified and officers' checks . . . . .		239
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		11,630
a. Total demand deposits . . . . .	4,893	
b. Total time and savings deposits . . . . .	6,737	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		114
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		11,744
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 . . . . .		410
35. Undivided profits . . . . .		335
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,035
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		12,779

JEFFERSON BANK SOUTH, LAKEWOOD  
Jefferson County

OFFICERS

Jack L. Moore, President; Jerry W. Moore, Vice President; Frank Y. Barnett; Vice President and Cashier; Tim Czarnek and Belle Granados, Loan Officers; and Chaire Marcoux, Operations Officer.

DIRECTORS

Ronald L. Moore, J. H. Oliver, Jack L. Moore, Seymour Laff, Jess Kortz, Carl Goodside, Dale Douglass, and Sebastian Ruma.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,530
2. U.S. Treasury securities . . . . .		2,231
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		2,969
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		2,600
9. a. Loans, Total (excluding unearned income) . . . . .	15,143	
b. Less: allowance for possible loan losses . . . . .	186	
c. Loans, Net . . . . .		14,957
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		1,010
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 . . . . .		479
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		26,776
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		8,146
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		11,317
19. Deposits of United States Government . . . . .		31
20. Deposits of States and political subdivisions in the United States . . . . .		3,629
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		393
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		23,516
a. Total demand deposits . . . . .	8,680	
b. Total time and savings deposits . . . . .	14,836	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		577
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		301
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		24,394
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 100,000 . . . . .		
b. No. shares outstanding 100,000 (Par Value) . . . . .		1,000
34. Surplus . . . . .		800
35. Undivided profits . . . . .		482
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		2,282
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		26,776

JEFFERSON BANK & TRUST, LAKEWOOD  
Jefferson County

OFFICERS

Leslie A. Patten, President; James A. Bright, Executive Vice President; Glenda Tracy, Cashier; Michaelene Sulzer, Corporate Secretary; E. Jayne McCarthy, Controller.

DIRECTORS

Jesse B. Carraway, Jr., Edward Northway, Gilbert L. Shelton, Rawlen T. Smith, F.J. Solon, Jr., Bernard M. Veldkamp, Jr., Charles P. Gallagher, Warner Knoke, Leslie A. Patten, James A. Bright, and Frank O. Starr.

December 31, 1980		<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions. . . . .		14,318
2.	U.S. Treasury securities . . . . .		25,919
3.	Obligations of other U.S. Government agencies and corporations . . . . .		8,418
4.	Obligations of States and Political subdivisions in the United States. . . . .		21,787
5.	Other bonds, notes, and debentures . . . . .		10
6.	Federal Reserve stock and corporate stock. . . . .		238
7.	Trading account securities . . . . .		
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .		3,050
9.	a. Loans, Total (excluding unearned income) . . . . .	98,445	
	b. Less: allowance for possible loan losses. . . . .	809	
	c. Loans, Net . . . . .		97,636
10.	Lease financing receivables. . . . .		2,784
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		4,642
12.	Real estate owned other than bank premises . . . . .		2,353
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .		
14.	Customers' liability to this bank on acceptances outstanding . . . . .		5,758
15.	Other assets . . . . .		186,913
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .		186,913
<u>LIABILITIES</u>			
17.	Demand deposits of individuals, partnerships, and corporations . . . . .		48,900
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .		74,793
19.	Deposits of United States Government . . . . .		730
20.	Deposits of States and political subdivisions in the United States . . . . .		20,751
21.	Deposits of foreign governments and official institutions. . . . .		
22.	Deposits of commercial banks . . . . .		14
23.	Certified and officers' checks . . . . .		1,895
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		147,083
	a. Total demand deposits. . . . .	51,817	
	b. Total time and savings deposits. . . . .	95,266	
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .		22,272
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
	b. Other liabilities for borrowed money . . . . .		
27.	Mortgage indebtedness and liability for capitalized leases . . . . .		
28.	Bank's liability on acceptances executed and outstanding . . . . .		
29.	Other liabilities. . . . .		3,416
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		172,771
31.	Subordinated notes and debentures. . . . .		3,500
<u>EQUITY CAPITAL</u>			
32.	Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33.	Common Stock a. No. shares authorized 242,000 . . . . .		
	b. No. shares outstanding 242,000 (Par Value) . . . . .		2,420
34.	Surplus. . . . .		4,771
35.	Undivided profits. . . . .		3,451
36.	Reserve for contingencies and other capital reserves . . . . .		
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		10,642
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		186,913

VALLEY STATE BANK, LAMAR  
Prowers County

OFFICERS

Phil Gilbert, Chairman of the Board, Donald L. Bigge, President; Stephen Sherlock, Executive Vice President; Eugene E. Euwer, First Vice President; Sue Root, Vice President; Janet Merlo, Assistant Vice President; Nan M. Parks, Cashier; Lois Lariviere, Assistant Cashier and Auditor and Secretary.

DIRECTORS

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

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		3,382
2. U.S. Treasury securities . . . . .		2,420
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		2,870
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	18,339	
b. Less: allowance for possible loan losses. . . . .	200	
c. Loans, Net . . . . .		18,139
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		209
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 . . . . .		775
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		28,195
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		5,911
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		14,587
19. Deposits of United States Government . . . . .		64
20. Deposits of States and political subdivisions in the United States . . . . .		5,123
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		221
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		25,906
a. Total demand deposits. . . . .	9,071	
b. Total time and savings deposits. . . . .	16,835	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		424
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		26,330
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 . . . . .		880
35. Undivided profits . . . . .		545
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,865
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		28,195

COMMERCIAL BANK OF LEADVILLE, LEADVILLE  
Lake County

OFFICERS

Frank L. Luoma, President; Joann Cirullo, Terry R. Sullivan and John L. Clapper, Senior Vice Presidents; John R. Sjoden, Assistant Vice President; Matthew Ritacco, Installment Loan Officer; Pauline Klune, Cashier; Ann Marie Bradach and Daphne Stephens, Assistant Cashiers.

DIRECTORS

J. Thomas Burcham, A. T. Wheeler, Jr., Frank L. Luoma, D. R. Hayes, Peter Cosgriff, W. O. Diedrich, and James E. Morrison

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,736
2. U.S. Treasury securities . . . . .		2,484
3. Obligations of other U.S. Government agencies and corporations . . . . .		314
4. Obligations of States and Political subdivisions in the United States . . . . .		3,160
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	16,890	
b. Less: allowance for possible loan losses . . . . .	191	
c. Loans, Net . . . . .		16,699
10. Lease financing receivables . . . . .		17
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		329
12. Real estate owned other than bank premises . . . . .		29
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		292
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		26,060
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		6,847
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		12,866
19. Deposits of United States Government . . . . .		10
20. Deposits of States and political subdivisions in the United States . . . . .		3,530
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		320
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		23,573
a. Total demand deposits . . . . .	7,551	
b. Total time and savings deposits . . . . .	16,022	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		500
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		24,073
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 (Par Value) . . . . .		
b. No. shares outstanding 5,000 (Par Value) . . . . .		500
34. Surplus . . . . .		500
35. Undivided profits . . . . .		987
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,987
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		26,060



FIRST MINING AND EXCHANGE BANK OF LEADVILLE, LEADVILLE  
Lake County

OFFICERS

G. Thomas Wrenholt, President; Paul L. Howes, Cashier.

DIRECTORS

Alec J. Keller, Martin T. Hart, Paul L. Howes, Samuel E. Wing, G. Thomas Wrenholt, Joseph A. Fattor, William L. Kerrigan.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	323
2.	U.S. Treasury securities . . . . .	185
3.	Obligations of other U.S. Government agencies and corporations . . . . .	498
4.	Obligations of States and Political subdivisions in the United States. . . . .	
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	20
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	350
9.	a. Loans, Total (excluding unearned income) . . . . .	696
	b. Less: allowance for possible loan losses. . . . .	7
	c. Loans, Net . . . . .	689
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	161
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 . . . . .	46
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	2,272
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	329
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	700
19.	Deposits of United States Government . . . . .	
20.	Deposits of States and political subdivisions in the United States . . . . .	405
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	47
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	1,481
	a. Total demand deposits. . . . .	376
	b. Total time and savings deposits. . . . .	1,105
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	100
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	18
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	1,599
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. . . . .	23
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	673
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	2,272

CHATFIELD BANK, LITTLETON  
Jefferson County

OFFICERS

Alan R. Kris, Chairman of the Board, Rodney L. Brethower, President;  
Jerry B. White, Vice President; and Alvin A. Smith, Cashier-  
Secretary.

DIRECTORS

Rodney L. Brethower, Anthony Dursey, Donald W. Kehe, Alan R. Kris,  
Mike A. Leprino, John W. O'Dorisio, Harvey D. Rothenberg, Harold  
J. White, and Charles M. DeBelle

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions. . . . .		3,282
2. U.S. Treasury securities . . . . .		1,001
3. Obligations of other U.S. Government agencies and corporations . . . . .		2,458
4. Obligations of States and Political subdivisions in the United States. . . . .		7,304
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock. . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,250
9. a. Loans, Total (excluding unearned income) . . . . .	20,848	
b. Less: allowance for possible loan losses. . . . .	188	
c. Loans, Net . . . . .		20,660
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		832
12. Real estate owned other than bank premises . . . . .		64
13. Investments in unconsolidated subsidiaries and associated companies. . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		684
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		37,535
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		13,162
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		15,853
19. Deposits of United States Government . . . . .		6
20. Deposits of States and political subdivisions in the United States . . . . .		3,609
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		823
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		33,453
a. Total demand deposits. . . . .	14,359	
b. Total time and savings deposits. . . . .	19,094	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		256
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		33,709
31. Subordinated notes and debentures. . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 60,000 (Par Value) . . . . .		1,200
b. No. shares outstanding 60,000 . . . . .		1,930
34. Surplus. . . . .		685
35. Undivided profits. . . . .		11
36. Reserve for contingencies and other capital reserves . . . . .		3,826
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		3,826
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		37,535

COLUMBINE VALLEY BANK AND TRUST, LITTLETON  
Jefferson County

OFFICERS

E. A. Polumbus, Jr., Chairman of the Board; Warner A. Knobe, President and Chief Executive Officer; C. Michael Scarafiotti, Vice President, Cashier and Secretary; Glen B. Clark, Jr., Secretary; Mary Buck, Assistant Secretary.

DIRECTORS

E. A. Polumbus, Jr., J. Anthony Polumbus, Richard T. Polumbus, Warner A. Knobe, Fred W. Roecker.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		175
2. U.S. Treasury securities . . . . .		758
3. Obligations of other U.S. Government agencies and corporations . . . . .		249
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		38
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		375
9. a. Loans, Total (excluding unearned income) . . . . .	805	
b. Less: allowance for possible loan losses . . . . .	3	
c. Loans, Net . . . . .		802
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		68
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 . . . . .		110
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		2,575
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		259
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		399
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		400
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		8
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		1,066
a. Total demand deposits . . . . .	267	
b. Total time and savings deposits . . . . .	799	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		26
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		1,092
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) . . . . .		750
34. Surplus . . . . .		500
35. Undivided profits . . . . .		233
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,483
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		2,575

UNITED BANK OF LITTLETON, LITTLETON  
Arapahoe County

OFFICERS

K. R. Osborne, President; J. D. Myers, R. R. Nation and Jean Peden, Vice Presidents; B. P. Garneau, Edwin Quinn, Ray Orth, Mark Dougherty, Tom Morrow, and Arleen Mack, Assistant Vice Presidents; Shirley Spencer and Donne Pearson, Assistant Cashiers; Niel Denslow, Audit and Examination Manager; Sandria Moses, Personal Banking Officer; Burnie Eubanks, Security Officer; Everett Brown, Cashier-Secretary; E. J. Linnen, Assistant Cashier.

DIRECTORS

Glynn A. Clark, Martha Ezzard, R. J. Flynn, R.H. Heckendorf, R. H. Koran, Jr., W. E. LaVelle, Norman F. Patrick, R. L. Pennock, Jr., H. G. Reifsneider; J. F. Shafroth, Edward F. Statter, W. H. Van Schooneveld, and K. R. Osborne.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		5,547
2. U.S. Treasury securities . . . . .		4,883
3. Obligations of other U.S. Government agencies and corporations . . . . .		10,569
4. Obligations of States and Political subdivisions in the United States . . . . .		6,767
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	42,998	
b. Less: allowance for possible loan losses . . . . .	438	
c. Loans, Net . . . . .		42,560
10. Lease financing receivables . . . . .		80
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		2,089
12. Real estate owned other than bank premises . . . . .		99
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		1,464
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		74,058
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		22,517
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		32,246
19. Deposits of United States Government . . . . .		497
20. Deposits of States and political subdivisions in the United States . . . . .		4,026
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		696
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		59,982
a. Total demand deposits . . . . .	25,243	
b. Total time and savings deposits . . . . .	34,739	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		6,112
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		1,054
27. Mortgage indebtedness and liability for capitalized leases . . . . .		1,054
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		405
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		67,553
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 120,000 . . . . .		
b. No. shares outstanding 120,000 (Par Value) . . . . .		1,200
34. Surplus . . . . .		2,850
35. Undivided profits . . . . .		2,455
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		6,505
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		74,058

UNITED BANK OF LONGMONT, LONGMONT  
Boulder County

OFFICERS

Oral G. Beckmann, President; Thomas S. Byington, Vice President;  
John M. Shetter, Vice President; Patricia L. Burkholder, Assistant  
Vice President and Treasurer; Kathleen Henry, Cashier-Secretary.

DIRECTORS

Oral G. Beckmann, Keith J. Ames, George F. Chandler, Charles H. Durning,  
Fred B. Korte, Austin P. Stonebraker, and Albert A. Will.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,995
2.	U.S. Treasury securities . . . . .	3,179
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	3,216
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	14,521
	b. Less: allowance for possible loan losses . . . . .	151
	c. Loans, Net . . . . .	14,370
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	182
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 . . . . .	507
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	24,449
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	7,436
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	13,025
19.	Deposits of United States Government . . . . .	210
20.	Deposits of States and political subdivisions in the United States . . . . .	1,190
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) . . . . .	21,864
	a. Total demand deposits . . . . .	7,686
	b. Total time and savings deposits . . . . .	14,178
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	196
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	190
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	22,250
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 54,000 (Par Value) . . . . .	
	b. No. shares outstanding 54,000 (Par Value) . . . . .	540
34.	Surplus . . . . .	1,160
35.	Undivided profits . . . . .	499
36.	Reserve 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). . . . .	24,449

AMERICAN BANK, LOVELAND  
Larimer County

OFFICERS

Norman E. Rarick, President; Russell L. Walk, Executive Vice President and Cashier.

DIRECTORS

Jack Devereaux, Dale R. Nelson, Norman E. Rarick, Russell L. Walk, Kenneth R. Weedon, and Ervin D. Weinmeister.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		417
2. U.S. Treasury securities . . . . .		579
3. Obligations of other U.S. Government agencies and corporations . . . . .		200
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		850
9. a. Loans, Total (excluding unearned income) . . . . .	3,202	
b. Less: allowance for possible loan losses . . . . .	21	
c. Loans, Net . . . . .		3,181
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		779
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 . . . . .		118
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		6,124
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		2,193
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		2,365
19. Deposits of United States Government . . . . .		8
20. Deposits of States and political subdivisions in the United States . . . . .		200
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		70
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		4,836
a. Total demand deposits . . . . .	2,271	
b. Total time and savings deposits . . . . .	2,565	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		618
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		48
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		5,502
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 . . . . .		350
35. Undivided profits . . . . .		72
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		622
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		6,124

THE HOME STATE BANK, LOVELAND  
Larimer County

OFFICERS

Jack Devereaux, President and Trust Officer; Norman E. Rarick, Executive Vice President and Trust Officer; Marlyn J. Gerken, Vice President; Raymond Goltart, Assistant Vice President and Cashier; Donna M. Findley and JoAnn B. Lewis and Curtis Clark, Assistant Cashiers; Arlene Kramer, Assistant Trust Officer.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	2,252
2.	U.S. Treasury securities . . . . .	2,640
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	5,524
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	15,891
	b. Less: allowance for possible loan losses . . . . .	176
	c. Loans, Net . . . . .	15,715
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	405
12.	Real estate owned other than bank premises . . . . .	41
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	531
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	27,808
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	9,246
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	12,031
19.	Deposits of United States Government . . . . .	41
20.	Deposits of States and political subdivisions in the United States . . . . .	2,579
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	2
23.	Certified and officers' checks . . . . .	378
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	24,277
	a. Total demand deposits . . . . .	12,057
	b. Total time and savings deposits . . . . .	12,220
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	159
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	24,436
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 . . . . .	800
35.	Undivided profits . . . . .	1,772
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	3,372
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	27,808

CENTENNIAL STATE BANK, LYONS  
Boulder County

OFFICERS

Joel H. Wiens, President; Raymond C. Barrows, Vice President;  
Christopher W. Jeavons, Executive Vice President and Cashier;  
and Linda Goranson, Assistant Cashier.

DIRECTORS

Ada Lou Hammans, John D. Hickey, Christopher W. Jeavons,  
Phyllis Wiens, and Joel H. Wiens.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		477
2. U.S. Treasury securities . . . . .		300
3. Obligations of other U.S. Government agencies and corporations . . . . .		65
4. Obligations of States and Political subdivisions in the United States . . . . .		1,213
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	1,940	
b. Less: allowance for possible loan losses . . . . .		10
c. Loans, Net . . . . .		1,930
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		20
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 . . . . .		99
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		4,104
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		832
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		1,931
19. Deposits of United States Government . . . . .		1
20. Deposits of States and political subdivisions in the United States . . . . .		703
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) . . . . .		3,510
a. Total demand deposits . . . . .	921	
b. Total time and savings deposits . . . . .	2,589	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		50
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		54
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		3,614
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 . . . . .		183
36. Reserve for contingencies and other capital reserves . . . . .		7
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		490
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		4,104



MANCOS STATE BANK, MANCOS  
Montezuma County

OFFICERS

Jack L. Julian, President; Charlotte M. Julian, Vice President;  
Thelma J. Decker, Cashier-Secretary; and John H. Fowler, Loan Officer.

DIRECTORS

Robert E. Bement, Jimmy D. Cook, Charlotte M. Julian, Lloyd Sehnert,  
and Jack L. Julian

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		453
2. U.S. Treasury securities . . . . .		395
3. Obligations of other U.S. Government agencies and corporations . . . . .		350
4. Obligations of States and Political subdivisions in the United States . . . . .		206
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		925
9. a. Loans, Total (excluding unearned income) . . . . .	2,691	
b. Less: allowance for possible loan losses . . . . .	18	
c. Loans, Net . . . . .		2,673
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		169
12. Real estate owned other than bank premises . . . . .		23
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		113
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		5,307
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		1,375
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		2,362
19. Deposits of United States Government . . . . .		3
20. Deposits of States and political subdivisions in the United States . . . . .		962
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		36
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		4,738
a. Total demand deposits . . . . .	1,600	
b. Total time and savings deposits . . . . .	3,138	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		79
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		4,817
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 . . . . .		225
35. Undivided profits . . . . .		127
36. Reserve for contingencies and other capital reserves . . . . .		13
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		490
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		5,307

BANK OF MANITOU, MANITOU SPRINGS  
El Paso County

OFFICERS

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

DIRECTORS

Kenneth E. Baird, Donald D. Baker, James C. Duve, Martin R. Frick, David E. Hiatt, George F. Lewis, Daniel P. Masias and Kent O. Olin.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,178
2. U.S. Treasury securities . . . . .		2,001
3. Obligations of other U.S. Government agencies and corporations . . . . .		400
4. Obligations of States and Political subdivisions in the United States . . . . .		2,167
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,075
9. a. Loans, Total (excluding unearned income) . . . . .	5,428	
b. Less: allowance for possible loan losses . . . . .		69
c. Loans, Net . . . . .		5,359
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		229
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 . . . . .		145
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		12,554
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		3,729
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		6,812
19. Deposits of United States Government . . . . .		11
20. Deposits of States and political subdivisions in the United States . . . . .		761
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		4
23. Certified and officers' checks . . . . .		85
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		11,402
a. Total demand deposits . . . . .	4,239	
b. Total time and savings deposits . . . . .	7,163	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		106
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		11,508
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 2,500		
b. No. shares outstanding 2,500 (Par Value) . . . . .		250
34. Surplus . . . . .		450
35. Undivided profits . . . . .		346
36. Reserve 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) . . . . .		12,554

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, and Wayne D. Adams.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		393
2. U.S. Treasury securities . . . . .		285
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		397
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	875	
b. Less: allowance for possible loan losses . . . . .	4	
c. Loans, Net . . . . .		871
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		2
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 . . . . .		
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		2,048
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		910
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		623
19. Deposits of United States Government . . . . .		2
20. Deposits of States and political subdivisions in the United States . . . . .		65
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) . . . . .		1,600
a. Total demand deposits . . . . .	953	
b. Total time and savings deposits . . . . .	647	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		1,600
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 250 (Par Value) . . . . .		
b. No. shares outstanding 250 (Par Value) . . . . .		25
34. Surplus . . . . .		200
35. Undivided profits . . . . .		223
36. Reserve 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) . . . . .		2,048

FIRSTBANK OF MINTURN, MINTURN  
Eagle County

OFFICERS

Roger A. Behler, President; Mike R. Sanchez, Executive Vice President and Cashier; Larry J. Hauserman, R. Kent Landmark and Melvin J. Sorensen, Vice Presidents; A. Blain Alley, Thomas E. Charnecki, Stephen J. Forte, Edson P. Holland, William L. Iwata, Darrel W. Lathrop, Jack D. Nunn, William H. Plummer, Michael R. Seeley and R. Dean Skorheim, Assistant Cashiers; and Paul J. Gale Auditor.

DIRECTORS

Robert S. Appel, Roger A. Behler, Don L. DeDecker, William P. Johnson, R. Kent Landmark, Joseph A. Leonard, Roger L. Reisher, Ira C. Rothgerber, Jr., Irene G. Rothgerber, John R. Thomas, George C. Williams, and J. Robert Young.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		517
2. U.S. Treasury securities . . . . .		1,173
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		468
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	1,704	
b. Less: allowance for possible loan losses . . . . .	11	
c. Loans, Net . . . . .		1,693
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		12
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 . . . . .		37
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		3,900
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		1,063
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		1,909
19. Deposits of United States Government . . . . .		8
20. Deposits of States and political subdivisions in the United States . . . . .		312
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		64
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		3,356
a. Total demand deposits . . . . .	1,193	
b. Total time and savings deposits . . . . .	2,163	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		200
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		38
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		3,594
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) . . . . .		100
b. No. shares outstanding 40,000 (Par Value) . . . . .		100
34. Surplus . . . . .		106
35. Undivided profits . . . . .		106
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		306
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		3,900

BANK OF MONTE VISTA, MONTE VISTA  
Rio Grande County

OFFICERS

Mahlon T. White, Chairman of the Board; Willis H. Fassett, Jr., President;  
William L. Fassett, Cashier-Secretary.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		3,316
2. U.S. Treasury securities . . . . .		1,440
3. Obligations of other U.S. Government agencies and corporations . . . . .		2,300
4. Obligations of States and Political subdivisions in the United States . . . . .		2,164
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		4,340
9. a. Loans, Total (excluding unearned income) . . . . .	11,048	
b. Less: allowance for possible loan losses . . . . .	132	
c. Loans, Net . . . . .		10,916
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		425
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 . . . . .		532
15. Other assets . . . . .		25,433
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		11,834
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		8,878
19. Deposits of United States Government . . . . .		77
20. Deposits of States and political subdivisions in the United States . . . . .		1,414
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		21
23. Certified and officers' checks . . . . .		280
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		22,604
a. Total demand deposits . . . . .	12,570	
b. Total time and savings deposits . . . . .	10,034	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		578
29. Other liabilities . . . . .		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		23,182
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 . . . . .		800
35. Undivided profits . . . . .		1,121
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		2,251
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		25,433

MONTROSE STATE BANK, MONTROSE  
Montrose County

OFFICERS

Jack E. Culver, President; Charles J. Forster, Vice-President.

DIRECTORS

James H. Oliver, Ronald L. Moore, James W. Renfrow, Donald L. Mitchell,  
Jack E. Culver, and Emmett Elizondo.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		500
2. U.S. Treasury securities . . . . .		1,111
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,175
9. a. Loans, Total (excluding unearned income) . . . . .	2,676	
b. Less: allowance for possible loan losses . . . . .	16	
c. Loans, Net . . . . .		2,660
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		240
12. Real estate owned other than bank premises . . . . .		86
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		76
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		5,848
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		1,300
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,014
19. Deposits of United States Government . . . . .		14
20. Deposits of States and political subdivisions in the United States . . . . .		632
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		81
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		5,041
a. Total demand deposits . . . . .	1,457	
b. Total time and savings deposits . . . . .	3,584	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		39
27. Mortgage indebtedness and liability for capitalized leases . . . . .		32
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		32
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		5,112
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 3,500 . . . . .		
b. No. shares outstanding 3,500 (Par Value) . . . . .		350
34. Surplus . . . . .		200
35. Undivided profits . . . . .		186
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		736
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		5,848

THE EL PASO COUNTY BANK. MONUMENT  
El Paso County

OFFICERS

M. Kelly Desmarteau, President; James W. Wyss, and Stephen A. Kerton, Vice Presidents; Debbie A. Chatfield, Assistant Vice President; Margarete J. Sayers, Cashier-Secretary; and Jeanne Mead, Assistant Cashier.

DIRECTORS

Winton A. Winter, M. Kelly Desmarteau, James W. Wyss, and Stephen A. Kerton.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,462
2.	U.S. Treasury securities . . . . .	1,799
3.	Obligations of other U.S. Government agencies and corporations . . . . .	203
4.	Obligations of States and Political subdivisions in the United States . . . . .	
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	510
9.	a. Loans, Total (excluding unearned income) . . . . .	4,873
	b. Less: allowance for possible loan losses. . . . .	53
	c. Loans, Net . . . . .	4,820
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	388
12.	Real estate owned other than bank premises . . . . .	148
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	218
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	9,548
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	3,078
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	4,056
19.	Deposits of United States Government . . . . .	33
20.	Deposits of States and political subdivisions in the United States . . . . .	1,234
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	141
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	8,542
	a. Total demand deposits. . . . .	3,318
	b. Total time and savings deposits. . . . .	5,224
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	83
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	8,625
31.	Subordinated notes and debentures. . . . .	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 2,000 . . . . .	
	b. No. shares outstanding 2,000 (Par Value) . . . . .	200
34.	Surplus . . . . .	400
35.	Undivided profits. . . . .	323
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	923
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	9,548

McCLAVE STATE BANK, McCLAVE  
Bent County

OFFICERS

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

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	725
2.	U.S. Treasury securities . . . . .	806
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	5
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	500
9.	a. Loans, Total (excluding unearned income) . . . . .	1,554
	b. Less: allowance for possible loan losses . . . . .	
	c. Loans, Net . . . . .	1,554
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	25
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 . . . . .	21
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	3,636
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	889
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	1,839
19.	Deposits of United States Government . . . . .	5
20.	Deposits of States and political subdivisions in the United States . . . . .	326
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	7
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	3,066
	a. Total demand deposits . . . . .	920
	b. Total time and savings deposits . . . . .	2,146
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	4
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	3,070
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 . . . . .	310
35.	Undivided profits . . . . .	206
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	566
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	3,636



THE MONTROSE COUNTY BANK, NATURITA  
Montrose County

OFFICERS

J. C. Kinkade, Chairman of the Board; Donald K. Majors, President; Harlan K. Peltier, Vice President; William K. Nielson and Merton R. Taylor, Second Vice Presidents; Donald G. Haley, Cashier; Maurice W. Nittler, Assistant Vice President.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,250
2.	U.S. Treasury securities . . . . .	937
3.	Obligations of other U.S. Government agencies and corporations . . . . .	100
4.	Obligations of States and Political subdivisions in the United States . . . . .	5
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	4,326
	b. Less: allowance for possible loan losses. . . . .	50
	c. Loans, Net . . . . .	4,276
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	274
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 . . . . .	
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	7,092
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	2,650
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	3,205
19.	Deposits of United States Government . . . . .	22
20.	Deposits of States and political subdivisions in the United States . . . . .	470
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	79
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	6,426
	a. Total demand deposits. . . . .	3,021
	b. Total time and savings deposits. . . . .	3,405
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	6,426
31.	Subordinated notes and debentures. . . . .	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 7,500 . . . . .	
	b. No. shares outstanding 7,500 (Par Value) . . . . .	105
34.	Surplus. . . . .	230
35.	Undivided profits. . . . .	331
36.	Reserve 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). . . . .	7,092

ADAMS COUNTY BANK, NORTHGLENN  
Adams County

OFFICERS

George T. Sweeney, Chairman of the Board; Harold R. Lacy, President; Leon E. Hayden, Jr., Vice President; Michael E. Roberts, Assistant Vice President and Cashier.

DIRECTORS

George T. Sweeney, Leon E. Hayden, Charles R. Sillstrop, Harold R. Lacy, Edward Hanifen, and Vincent N. Schmitz.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,726
2. U.S. Treasury securities . . . . .		200
3. Obligations of other U.S. Government agencies and corporations . . . . .		600
4. Obligations of States and Political subdivisions in the United States . . . . .		480
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	9,653	
b. Less: allowance for possible loan losses . . . . .	102	
c. Loans, Net . . . . .		9,551
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		485
12. Real estate owned other than bank premises . . . . .		117
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		282
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		13,641
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		6,327
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		5,238
19. Deposits of United States Government . . . . .		48
20. Deposits of States and political subdivisions in the United States . . . . .		399
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		40
23. Certified and officers' checks . . . . .		89
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		12,141
a. Total demand deposits . . . . .	6,566	
b. Total time and savings deposits . . . . .	5,575	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		281
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		12,422
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 43,000 . . . . .		
b. No. shares outstanding 43,000 (Par Value) . . . . .		430
34. Surplus . . . . .		375
35. Undivided profits . . . . .		414
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,219
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		13,641

SAN MIGUEL BASIN STATE BANK, NORWOOD  
San Miguel County

OFFICERS

Herman F. Booth, President; Clinton W. Booth, Vice President and Secretary; Lorna J. Lupton, Cashier; LaVerne McKeever, Assistant Cashier; and Dan D. Nobla, Treasurer.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,923
2. U.S. Treasury securities . . . . .		873
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States. . . . .		803
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	7,245	
b. Less: allowance for possible loan losses. . . . .	69	
c. Loans, Net . . . . .		7,176
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		424
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 . . . . .		210
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		12,009
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		3,151
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		6,733
19. Deposits of United States Government . . . . .		30
20. Deposits of States and political subdivisions in the United States . . . . .		1,053
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		101
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		11,068
a. Total demand deposits. . . . .	3,574	
b. Total time and savings deposits. . . . .	7,494	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		11,068
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 30,000 (Par Value) . . . . .		300
34. Surplus. . . . .		350
35. Undivided profits. . . . .		291
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		941
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		12,009

OLATHE STATE BANK, OLATHE  
Montrose County

OFFICERS

Wallace Q. Anderson, President; Henry C. Kennedy, Executive Vice President and Cashier; John R. Pierson, Vice President; and DoIores KIlIen, Assistant Cashier.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	915
2.	U.S. Treasury securities . . . . .	798
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	79
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	2,205
	b. Less: allowance for possible loan losses . . . . .	22
	c. Loans, Net . . . . .	2,183
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	77
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 . . . . .	100
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	4,352
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	1,178
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	1,822
19.	Deposits of United States Government . . . . .	7
20.	Deposits of States and political subdivisions in the United States . . . . .	687
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	36
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	3,730
	a. Total demand deposits . . . . .	1,368
	b. Total time and savings deposits . . . . .	2,362
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	12
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	41
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	3,783
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 . . . . .	269
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	569
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	4,352

CITIZENS STATE BANK OF OURAY  
Ouray County

OFFICERS

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

DIRECTORS

David G. Wood, Raymond P. Wood, II, Bruce Phillips, John A. Galley, Jr., and Donald D. Hanhardt.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		718
2. U.S. Treasury securities . . . . .		1,754
3. Obligations of other U.S. Government agencies and corporations . . . . .		100
4. Obligations of States and Political subdivisions in the United States . . . . .		1,027
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,800
9. a. Loans, Total (excluding unearned income) . . . . .	4,921	
b. Less: allowance for possible loan losses . . . . .	64	
c. Loans, Net . . . . .		4,857
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		166
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 . . . . .		15
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		10,437
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		3,384
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		4,670
19. Deposits of United States Government . . . . .		14
20. Deposits of States and political subdivisions in the United States . . . . .		1,247
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		254
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		9,569
a. Total demand deposits . . . . .	4,210	
b. Total time and savings deposits . . . . .	5,359	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		9,569
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 1,800		
b. No. shares outstanding 1,800 (Par Value) . . . . .		180
34. Surplus . . . . .		510
35. Undivided profits . . . . .		178
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		868
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		10,437

THE CITIZENS BANK OF PAGOSA SPRINGS  
Pagosa Springs  
Archuleta County

OFFICERS

Marguerite H. Wilcox, Chairman of the Board; Donald W. Winter, President; Peter C. Jones, Vice President; James W. Sutton, Cashier-Secretary; and Gary L. Lucas, Assistant Cashier.

DIRECTORS

Donald W. Winter, Peter C. Jones, Marguerite H. Wiley, Joan W. Seielstad, and Glen Edmonds.

December 31, 1980

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,530
2. U.S. Treasury securities . . . . .		1,214
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States. . . . .		583
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	7,203	
b. Less: allowance for possible loan losses. . . . .	90	
c. Loans, Net . . . . .		7,113
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		269
12. Real estate owned other than bank premises . . . . .		23
13. Investments in unconsolidated subsidiaries and associated companies. . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		164
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		11,896
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		5,170
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,962
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		1,296
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		168
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		10,596
a. Total demand deposits. . . . .	6,242	
b. Total time and savings deposits. . . . .	4,354	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		166
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		10,762
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. . . . .		500
35. Undivided profits. . . . .		334
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,134
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		11,896

PAONIA STATE BANK, PAONIA  
Delta County

OFFICERS

Don E. Foster, President; Daryl Thierer, Vice President and Cashier;  
Alice Cagle, Loan Officer; Connie Black, Operations Officer.

DIRECTORS

Don E. Foster, Rachael Foster, Donald Deon Holt, Rolland L. Holt,  
Clarence Achziger, Orville Schneider, and Gilbert Wilson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		758
2. U.S. Treasury securities . . . . .		791
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		10
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		5
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		450
9. a. Loans, Total (excluding unearned income) . . . . .	2,798	
b. Less: allowance for possible loan losses . . . . .		16
c. Loans, Net . . . . .		2,782
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		194
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 . . . . .		105
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		5,095
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		978
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		2,833
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		542
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) . . . . .		4,469
a. Total demand deposits . . . . .	1,097	
b. Total time and savings deposits . . . . .	3,372	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		29
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		55
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		4,553
31. Subordinated notes and debentures . . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 20,000 . . . . .		
b. No. shares outstanding 20,000 (Par Value) . . . . .		200
34. Surplus . . . . .		200
35. Undivided profits . . . . .		142
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		542
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		5,095

THE BANK OF THE WEST, PARKER  
Douglas County

OFFICERS

Leon A. Winters, President; August J. Fischer, Vice President;  
Carol Sharp, Cashier-Secretary; and Sharon K. Simpson, Assistant  
Vice President.

DIRECTORS

Leon A. Winters, August J. Fischer, Wallace E. Carroll, Jr., Fred Dransfeldt,  
and Frank V. Phillips.

		<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .		2,394
2.	U.S. Treasury securities . . . . .		1,942
3.	Obligations of other U.S. Government agencies and corporations . . . . .		
4.	Obligations of States and Political subdivisions in the United States . . . . .		1,867
5.	Other bonds, notes, and debentures . . . . .		
6.	Federal Reserve stock and 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) . . . . .	7,264	
	b. Less: allowance for possible loan losses . . . . .	105	
	c. Loans, Net . . . . .		7,159
10.	Lease financing receivables . . . . .		219
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		268
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 . . . . .		241
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .		15,090
<u>LIABILITIES</u>			
17.	Demand deposits of individuals, partnerships, and corporations . . . . .		4,288
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .		6,471
19.	Deposits of United States Government . . . . .		1
20.	Deposits of States and political subdivisions in the United States . . . . .		2,200
21.	Deposits of foreign governments and official institutions . . . . .		
22.	Deposits of commercial banks . . . . .		
23.	Certified and officers' checks . . . . .		407
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		13,367
	a. Total demand deposits . . . . .	4,696	
	b. Total time and savings deposits . . . . .	8,671	
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		81
	b. Other liabilities for borrowed money . . . . .		
27.	Mortgage indebtedness and liability for capitalized leases . . . . .		
28.	Bank's liability on acceptances executed and outstanding . . . . .		
29.	Other liabilities . . . . .		211
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		13,659
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 . . . . .	94,500	
	b. No. shares outstanding . . . . .	94,500	378
34.	Surplus . . . . .		516
35.	Undivided profits . . . . .		537
36.	Reserve for contingencies and other capital reserves . . . . .		
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,431
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		15,090



PLATTEVILLE STATE BANK, PLATTEVILLE  
Weld County

OFFICERS

Donald M. Stroup, President, Donald S. Camenga, Vice President, Cashier,  
Secretary and Security Officer

DIRECTORS

Robert H. Sterkel, Edward J. Eisenman, Niles S. Miller, Andrew J. Seiler,  
Donald M. Stroup, and A. Bruce Trautwein.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions. . . . .	157
2.	U.S. Treasury securities . . . . .	379
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States. . . . .	
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	510
9.	a. Loans, Total (excluding unearned income) . . . . .	1,625
	b. Less: allowance for possible loan losses. . . . .	10
	c. Loans, Net . . . . .	1,615
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	210
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 . . . . .	131
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	3,002
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	508
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	770
19.	Deposits of United States Government . . . . .	3
20.	Deposits of States and political subdivisions in the United States . . . . .	981
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) . . . . .	2,301
	a. Total demand deposits. . . . .	580
	b. Total time and savings deposits. . . . .	1,721
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	59
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	2,360
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) . . . . .	250
34.	Surplus. . . . .	200
35.	Undivided profits. . . . .	192
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	642
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	3,002

CENTENNIAL BANK OF PUEBLO, PUEBLO  
Pueblo County

OFFICERS

Ray E. Robinson, President; Robert C. Colgin, Vice President;  
and Glenn R. Glinsmann, Cashier-Secretary.

DIRECTORS

Cliff Brice, Jr., Fred J. Gorsich, Thomas H. Mosier, Robert H.  
Redwine, Ray E. Robinson, James A. Utt, and William J. Haag.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,688
2. U.S. Treasury securities . . . . .		784
3. Obligations of other U.S. Government agencies and corporations . . . . .		450
4. Obligations of States and Political subdivisions in the United States . . . . .		804
5. Other bonds, notes, and debentures . . . . .		1
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		2,875
9. a. Loans, Total (excluding unearned income) . . . . .	4,318	
b. Less: allowance for possible loan losses . . . . .	42	
c. Loans, Net . . . . .		4,276
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		522
12. Real estate owned other than bank premises . . . . .		25
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		229
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		12,654
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		5,186
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		5,431
19. Deposits of United States Government . . . . .		1
20. Deposits of States and political subdivisions in the United States . . . . .		248
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		28
23. Certified and officers' checks . . . . .		263
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		11,157
a. Total demand deposits . . . . .	5,488	
b. Total time and savings deposits . . . . .	5,669	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		360
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		142
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		11,659
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 30,250 . . . . .		
b. No. shares outstanding 30,250 (Par Value) . . . . .		302
34. Surplus . . . . .		285
35. Undivided profits . . . . .		408
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		995
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		12,654

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, Charline Burkhard, Robert L. Freeman, Rose Masterantonio, Robert W. Pobst, Helen Thatcher White and Lucille Wilcox, Vice Presidents; Margaret Eichman, Samuel J. Keiffer, III, J. Lee Richardson, Assistant Vice Presidents.

DIRECTORS

Sam F. Falsetto, Frank S. Hoag, Jr., Charles C. Jett, Samuel T. Jones, Jr., Walter J. Predovich, William H. Schwabe, Otto W. Snapp, Jr., Jake T. Vidmar, Jr., Ben Weindling, Helen Thatcher White, Mahlon T. White, and H. Eugene Wilcoxson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	6,014
2.	U.S. Treasury securities . . . . .	7,972
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	7,885
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	5,200
9.	a. Loans, Total (excluding unearned income) . . . . .	38,290
	b. Less: allowance for possible loan losses . . . . .	379
	c. Loans, Net . . . . .	37,911
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	1,608
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 . . . . .	1,025
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	67,615

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations . . . . .	15,526
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	43,786
19.	Deposits of United States Government . . . . .	160
20.	Deposits of States and political subdivisions in the United States . . . . .	988
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	178
23.	Certified and officers' checks . . . . .	407
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	61,045
	a. Total demand deposits . . . . .	17,057
	b. Total time and savings deposits . . . . .	43,988
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	1,271
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	62,316
31.	Subordinated notes and debentures . . . . .	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		(Par Value) . . . . .	
33.	Common Stock	a. No. shares authorized	11,250		
		b. No. shares outstanding	11,250	(Par Value) . . . . .	1,125
34.	Surplus . . . . .				3,000
35.	Undivided profits . . . . .				1,174
36.	Reserve for contingencies and other capital reserves . . . . .				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .				5,299
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .				67,615

THE PUEBLO BANK AND TRUST COMPANY, PUEBLO  
Pueblo County

OFFICERS

Alva B. Adams, Chairman of the Board; William H. Adams, Legal Counsel; Earl F. Lehigh, President; Walter E. Carsella, Executive Vice President; Clarence A. Burianek, Senior Vice President and Trust Officer; Glenn P. McCarty, Senior Trust Officer; Lawrence M. Pearson, Senior Vice President; James A. McClearn, Senior Vice President and Cashier; James A. Murray, Vice President and Trust Officer; Sherman H. French, Kenneth F. Hunter, William H. Adams, Jr., James R. Belcher, Martha L. Rector and Gerald E. Short, Vice Presidents; O. Franklin Jackson, Auditor; and Steven E. Melvin, Trust Officer.

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, William A. Sarconi, Jr., Frank P. Tallman, Joseph A. Uhl, III, Howard E. Whitlock, Jr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions. . . . .	4,656
2.	U.S. Treasury securities . . . . .	9,351
3.	Obligations of other U.S. Government agencies and corporations . . . . .	748
4.	Obligations of States and Political subdivisions in the United States. . . . .	13,136
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	99
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	3,650
9.	a. Loans, Total (excluding unearned income) . . . . .	44,712
	b. Less: allowance for possible loan losses. . . . .	200
	c. Loans, Net . . . . .	44,512
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	1,741
12.	Real estate owned other than bank premises . . . . .	134
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	1,056
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	79,083
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	19,845
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	45,503
19.	Deposits of United States Government . . . . .	44
20.	Deposits of States and political subdivisions in the United States . . . . .	1,695
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	1,019
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	68,106
	a. Total demand deposits. . . . .	22,368
	b. Total time and savings deposits. . . . .	45,738
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	266
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	114
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	1,449
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	69,935
31.	Subordinated notes and debentures. . . . .	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 125,000 . . . . .	
	b. No. shares outstanding 125,000 (Par Value) . . . . .	1,250
34.	Surplus. . . . .	2,000
35.	Undivided profits. . . . .	5,291
36.	Reserve for contingencies and other capital reserves . . . . .	607
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	9,148
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	79,083

PUEBLO BOULEVARD BANK, PUEBLO  
Pueblo County

OFFICERS

William M. Lewallen, Jr., Chairman of the Board; William Kaad, President and Chief Executive Officer; Paul Schlegel, Vice President and Cashier; John Bertholf, Jr., Vice Chairman of the Board; Benjamin F. Crum, Secretary for Board.

DIRECTORS

John Bertholf, Jr., J. Max Clifton, Benjamin F. Crum, William Kaad, William M. Lewallen, Jr., Edward R. Mastro, Lynn Phelps, Gene Rike, Jack P. Sakdol.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		184
2. U.S. Treasury securities . . . . .		491
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		18
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		360
9. a. Loans, Total (excluding unearned income) . . . . .	1,676	
b. Less: allowance for possible loan losses . . . . .	10	
c. Loans, Net . . . . .		1,666
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		157
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 . . . . .		32
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		2,908
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		343
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		1,086
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		730
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		10
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		2,169
a. Total demand deposits . . . . .	353	
b. Total time and savings deposits . . . . .	1,816	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		3
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		36
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		2,208
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 28,000 . . . . .		
b. No. shares outstanding 28,000 (Par Value) . . . . .		350
34. Surplus . . . . .		250
35. Undivided profits . . . . .		100
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		700
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		2,908

UNITED BANK OF PUEBLO, PUEBLO  
Pueblo County

OFFICERS

Arlo Beamon, President; Norris B. Chambers, G. Virginia Higinbotham, and Richard Staples, Vice Presidents; Maxine Bartleson and David W. Fimple, Assistant Vice Presidents; Vincent L. Vigil, Cashier; Marie O'Connor, Commercial and Agricultural Loan Officer; Dallas Hajar, George M. Kirby, Dan Wolf and Carmella Scoggin, Personal Banking Officers; and Nancy E. Selby, Operations Officer.

DIRECTORS

John T. Aguilera, Arlo Beamon, Richard B. Capek, Walter D. Carroll, Thomas T. Farley, Straud J. Fredregill, William Ansel Gower, Robert A. Jackson, Bret Kelly, Howard L. McMartin, Sam T. Musso, Ethelyn Potestio, Henry D. Williams.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,350
2. U.S. Treasury securities . . . . .		3,667
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		4,763
5. Other bonds, notes, and debentures . . . . .		181
6. Federal Reserve stock and 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) . . . . .	24,566	
b. Less: allowance for possible loan losses . . . . .	269	
c. Loans, Net . . . . .		24,297
10. Lease financing receivables . . . . .		21
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		1,751
		441
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 . . . . .		1,353
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		41,824

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations . . . . .		11,250
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		22,657
19. Deposits of United States Government . . . . .		23
20. Deposits of States and political subdivisions in the United States . . . . .		2,341
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		55
23. Certified and officers' checks . . . . .		684
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		37,010
a. Total demand deposits . . . . .	12,348	
b. Total time and savings deposits . . . . .	24,662	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		177
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		997
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		221
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		38,405
31. Subordinated notes and debentures . . . . .		88

EQUITY CAPITAL

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 . . . . .		1,131
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		3,331
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		41,824

BANK OF RANGELY, RANGELY  
Rio Blanco County

OFFICERS

Bob H. White, President; Jon L. Blocker, Vice President; Iva Orvilla Phipps, Cashier-Secretary.

DIRECTORS

Merritt J. Gates, Bob H. White, Jon L. Blocker, F. L. Seebaum, and Harold Wardell.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		1,505
2. U.S. Treasury securities . . . . .		1,197
3. Obligations of other U.S. Government agencies and corporations . . . . .		1,371
4. Obligations of States and Political subdivisions in the United States . . . . .		875
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		21
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		800
9. a. Loans, Total (excluding unearned income) . . . . .	6,294	
b. Less: allowance for possible loan losses . . . . .	41	
c. Loans, Net . . . . .		6,253
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		105
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 . . . . .		161
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		12,288
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		3,266
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		4,059
19. Deposits of United States Government . . . . .		14
20. Deposits of States and political subdivisions in the United States . . . . .		3,714
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		79
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		11,132
a. Total demand deposits . . . . .	3,788	
b. Total time and savings deposits . . . . .	7,344	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		173
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		11,305
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 19,000 . . . . .		
b. No. shares outstanding 19,000 (Par Value) . . . . .		190
34. Surplus . . . . .		510
35. Undivided profits . . . . .		253
36. Reserve for contingencies and other capital reserves . . . . .		30
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		983
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		12,288

THE EMPIRE STATE BANK, ROCKY FORD  
Otero County

OFFICERS

W. S. Goodwin, President; P. G. James, Vice President and Secretary;  
Kenny Crosswhite, Vice President; Bernadette Newcomer, Assistant Cashier;  
and P. G. James, Cashier and Treasurer.

DIRECTORS

P. G. James, R. G. Loflin, W. S. Goodwin, Frank Holder, and  
M. R. Watters.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	847
2.	U.S. Treasury securities . . . . .	529
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	1,424
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and 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) . . . . .	2,778
	b. Less: allowance for possible loan losses . . . . .	29
	c. Loans, Net . . . . .	2,749
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	130
12.	Real estate owned other than bank premises . . . . .	49
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	86
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	6,864
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	2,762
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	2,179
19.	Deposits of United States Government . . . . .	16
20.	Deposits of States and political subdivisions in the United States . . . . .	404
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	235
23.	Certified and officers' checks . . . . .	4
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	5,600
	a. Total demand deposits . . . . .	3,036
	b. Total time and savings deposits . . . . .	2,564
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	68
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	5,668
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 . . . . .	
	b. No. shares outstanding 2 (Par Value) . . . . .	200
34.	Surplus . . . . .	300
35.	Undivided profits . . . . .	648
36.	Reserve for contingencies and other capital reserves . . . . .	48
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,196
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	6,864



THE CHAFFEE COUNTY BANK, SALIDA  
Chaffee County

OFFICERS

John A. Nigh, President; B. J. Anderson, Vice President; Jeffrey D. Snyder, Assistant Vice President; Betty Propernick, Cashier.

DIRECTORS

Ronald L. Moore, W. Gerry Imig, Wendell F. Hutchinson, John A. Nigh, A. E. Scott, J. H. Oliver, Donald R. McQueen, and J. H. Lionelle.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,288
2.	U.S. Treasury securities . . . . .	2,198
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	675
9.	a. Loans, Total (excluding unearned income) . . . . .	7,685
	b. Less: allowance for possible loan losses . . . . .	75
	c. Loans, Net . . . . .	7,610
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	633
12.	Real estate owned other than bank premises . . . . .	186
13.	Investments in 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) . . . . .	12,820
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	2,845
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	6,790
19.	Deposits of United States Government . . . . .	17
20.	Deposits of States and political subdivisions in the United States . . . . .	1,627
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	96
23.	Certified and officers' checks . . . . .	
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	11,375
	a. Total demand deposits . . . . .	2,958
	b. Total time and savings deposits . . . . .	8,417
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	219
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	11,594
31.	Subordinated notes and debentures . . . . .	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value) . . . . .	
33.	Common Stock a. No. shares authorized 4,000 . . . . .	
	b. No. shares outstanding 4,000 (Par Value) . . . . .	400
34.	Surplus . . . . .	400
35.	Undivided profits . . . . .	426
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,226
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	12,820

THE BANK OF FOUNTAIN VALLEY, SECURITY  
El Paso County

OFFICERS

George W. Duncan, Jr., President; Carlyle K. Nelson, Executive Vice President; J.R. Jahrig and Don E. Chismar, Senior Vice Presidents; Elaine Overmeyer, Vice President and Cashier; Mary Jean Ciemiewicz and George Linger, Vice Presidents; Jack Genna, Assistant Cashier and Paul M. Kahrs, Credit Officer.

DIRECTORS

Leo H. Ververs, George W. Duncan, Jr., Charles Ververs, Willis P. Fischer, Eugene G. Holt, Carl H. Wiese, William B. Offutt, Michael McDonell, and Lawrence E. Addy.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,419
2. U.S. Treasury securities . . . . .		499
3. Obligations of other U.S. Government agencies and corporations . . . . .		1,235
4. Obligations of States and Political subdivisions in the United States. . . . .		4,753
5. Other bonds, notes, and debentures . . . . .		10
6. Federal Reserve stock and corporate stock. . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		2,650
9. a. Loans, Total (excluding unearned income) . . . . .	9,064	
b. Less: allowance for possible loan losses. . . . .	170	
c. Loans, Net . . . . .		8,894
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		1,051
12. Real estate owned other than bank premises . . . . .		7
13. Investments in unconsolidated subsidiaries and associated companies. . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		351
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		21,869
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		7,158
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		10,734
19. Deposits of United States Government . . . . .		2
20. Deposits of States and political subdivisions in the United States . . . . .		798
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		352
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		19,044
a. Total demand deposits. . . . .	7,535	
b. Total time and savings deposits. . . . .	11,509	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		250
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		190
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		180
29. Other liabilities. . . . .		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		19,664
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 . . . . . 878,000 . . . . .		
b. No. shares outstanding . . . . . 878,000 . . . . . (Par Value) . . . . .		878
34. Surplus. . . . .		773
35. Undivided profits. . . . .		554
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		2,205
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		21,869

BANK OF SNOWMASS, SNOWMASS VILLAGE  
Pitkin County

OFFICERS

J. Robert Young, President; John W. Cooper, Vice President;  
Joe Scofield, Assistant Cashier; and Laurie Shelton, Operations  
Officer.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,505
2.	U.S. Treasury securities . . . . .	867
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	1,963
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	114
9.	a. Loans, Total (excluding unearned income) . . . . .	6,532
	b. Less: allowance for possible loan losses . . . . .	72
	c. Loans, Net . . . . .	6,460
10.	Lease financing receivables . . . . .	134
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	128
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 . . . . .	202
15.	Other assets . . . . .	
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	11,373
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	4,012
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	4,092
19.	Deposits of United States Government . . . . .	50
20.	Deposits of States and political subdivisions in the United States . . . . .	1,711
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	430
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	10,295
	a. Total demand deposits . . . . .	4,600
	b. Total time and savings deposits . . . . .	5,695
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	137
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	10,432
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 (Par Value) . . . . .	
	b. No. shares outstanding 80,000 (Par Value) . . . . .	260
34.	Surplus . . . . .	380
35.	Undivided profits . . . . .	301
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	941
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	11,373

BACA STATE BANK, SPRINGFIELD  
Baca County

OFFICERS

Richard H. Patterson, President; Robert G. Dowell, Vice President;  
Donna M. Dowell, Cashier-Secretary; Hallie Jordan, Assistant Cashier.

DIRECTORS

Bowers Holt, Bernard C. Neill, John Morrison, Jr., Glenn Drosselmeyer,  
O. H. Hardy, and Richard H. Patterson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions. . . . .	1,071
2.	U.S. Treasury securities . . . . .	1,498
3.	Obligations of other U.S. Government agencies and corporations . . . . .	1,055
4.	Obligations of States and Political subdivisions in the United States. . . . .	1,856
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	770
9.	a. Loans, Total (excluding unearned income) . . . . .	4,024
	b. Less: allowance for possible loan losses. . . . .	30
	c. Loans, Net . . . . .	3,994
10.	Lease financing receivables. . . . .	32
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	242
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 . . . . .	248
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	10,766
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	2,534
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	6,295
19.	Deposits of United States Government . . . . .	5
20.	Deposits of States and political subdivisions in the United States . . . . .	525
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	87
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	9,446
	a. Total demand deposits. . . . .	2,665
	b. Total time and savings deposits. . . . .	6,781
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	197
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	9,643
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. . . . .	500
35.	Undivided profits. . . . .	223
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,123
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	10,766

UNITED BANK OF STEAMBOAT SPRINGS  
 Steamboat Springs  
 Routt County

OFFICERS

Bruce E. Callant, President; W. E. Goodyear, and Harland K. Schug, Jr., Vice Presidents; R. E. Van Lanningham, Cashier; and Gary D. Strait, Personal Banker.

DIRECTORS

Bruce E. Callant, Robert G. Moss, Thomas R. Sharp, Richard E. Yeager, and Gladys Wener Walker.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	1,018
2.	U.S. Treasury securities . . . . .	1,695
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States. . . . .	610
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	8,943
	b. Less: allowance for possible loan losses. . . . .	89
	c. Loans, Net . . . . .	8,854
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	308
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 . . . . .	271
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	12,756

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations . . . . .	4,109
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	6,163
19.	Deposits of United States Government . . . . .	39
20.	Deposits of States and political subdivisions in the United States . . . . .	467
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	456
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	11,234
	a. Total demand deposits. . . . .	4,706
	b. Total time and savings deposits. . . . .	6,528
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	400
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	175
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	11,809
31.	Subordinated notes and debentures. . . . .	

EQUITY CAPITAL

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. . . . .	425
35.	Undivided profits. . . . .	192
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	947
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	12,756

COMMERCIAL SAVINGS BANK OF STERLING, STERLING  
Logan County

OFFICERS

Jon P. Coates, Chairman of the Board; Vernon H. Carter, President and Trust Officer; Richard T. Counley, Executive Vice President; Jerry C. Reeves, Dean H. Tanner, Vice Presidents; Wayne J. Pimple, Vice President and Cashier; John G. Dzuravchin, Carl R. Waltz, Dan E. Long and Richard E. Timmer, Assistant Vice Presidents; Charles A. Mansueti, Assistant Cashier; Betty J. McKee, Operations Officer.

DIRECTORS

Galen Bamford, Vernon H. Carter, Jon P. Coates, Richard W. Dowis, Gerson Epstein, Charles W. Kreager, Robert C. McAtee, Thomas A. Paison, Raymond J. Pyle, William C. Ramey, Dean H. Tanner, and Richard T. Counley.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		5,571
2. U.S. Treasury securities . . . . .		724
3. Obligations of other U.S. Government agencies and corporations . . . . .		1,238
4. Obligations of States and Political subdivisions in the United States . . . . .		4,411
5. Other bonds, notes, and debentures . . . . .		356
6. Federal Reserve stock and corporate stock . . . . .		80
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		500
9. a. Loans, Total (excluding unearned income) . . . . .	29,804	
b. Less: allowance for possible loan losses . . . . .	320	
c. Loans, Net . . . . .		29,484
10. Lease financing receivables . . . . .		345
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		964
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 . . . . .		1,555
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		45,228

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations . . . . .		12,159
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		19,450
19. Deposits of United States Government . . . . .		42
20. Deposits of States and political subdivisions in the United States . . . . .		3,525
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		181
23. Certified and officers' checks . . . . .		337
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		35,694
a. Total demand deposits . . . . .	13,544	
b. Total time and savings deposits . . . . .	22,150	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		4,091
b. Other liabilities for borrowed money . . . . .		529
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		976
29. Other liabilities . . . . .		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		41,290
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	45,000	
b. No. shares outstanding 45,000 (Par Value) . . . . .		450
34. Surplus . . . . .		2,300
35. Undivided profits . . . . .		1,188
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		3,938
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		45,228

THE SECURITY STATE BANK OF STERLING, STERLING  
Logan County

OFFICERS

Theodore D. Brown, Chairman of the Board; Robert E. O'Connell, President and Trust Officer; Louis Girardi, Senior Vice President and Senior Loan Officer; Dean Hiler, Senior Vice President of Administration and Investments; Robert A. Hessler, Vice President Loans; Thomas L. Thomas, Assistant Vice President Consumer Banking and Marketing; Merle Schulz and Marie J. Couch, Consumer Banking Officers; Yvonne Baca, Senior Trust Officer; Willis L. Akin, Jr., Vice President and Trust Officer; James A. Miller, Vice President, Cashier and Secretary; L. J. Smith, Assistant Cashier, Loans and Operations; Roger D. Bellendir and Helen Morgan, Assistant Cashiers Accounting.

DIRECTORS

Kenneth E. Anderson, Theodore D. Brown, Ervin S. French, Louis Girardi, L. Dean Hiler, Rex Monahan, Robert E. O'Connell, Henry F. Schaffer, E.S. Van Berg, Herbert H. Vandemoer  
Frank H. Walsh

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	16,455
2.	U.S. Treasury securities . . . . .	4,553
3.	Obligations of other U.S. Government agencies and corporations . . . . .	2,101
4.	Obligations of States and Political subdivisions in the United States . . . . .	6,215
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock . . . . .	180
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	44,886
	b. Less: allowance for possible loan losses . . . . .	490
	c. Loans, Net . . . . .	44,396
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	599
12.	Real estate owned other than bank premises . . . . .	41
13.	Investments in unconsolidated subsidiaries and associated companies . . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	1,899
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	76,439

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations . . . . .	21,225
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	39,091
19.	Deposits of United States Government . . . . .	64
20.	Deposits of States and political subdivisions in the United States . . . . .	6,259
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	83
23.	Certified and officers' checks . . . . .	363
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	67,085
	a. Total demand deposits . . . . .	22,072
	b. Total time and savings deposits . . . . .	45,013
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	87
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	1,814
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	68,986
31.	Subordinated notes and debentures . . . . .	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		(Par Value) . . . . .	
33.	Common Stock	a. No. shares authorized	20,000		
		b. No. shares outstanding	20,000	(Par Value) . . . . .	2,000
34.	Surplus . . . . .				4,000
35.	Undivided profits . . . . .				1,453
36.	Reserve for contingencies and other capital reserves . . . . .				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .				7,453
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .				76,439

THE BANK OF TELLURIDE, TELLURIDE  
San Miguel County

OFFICERS

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

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		917
2. U.S. Treasury securities . . . . .		1,093
3. Obligations of other U.S. Government agencies and corporations . . . . .		200
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		300
9. a. Loans, Total (excluding unearned income) . . . . .	5,637	
b. Less: allowance for possible loan losses . . . . .	53	
c. Loans, Net . . . . .		5,584
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		221
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 . . . . .		1
15. Other assets . . . . .		
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		8,316
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		2,579
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,692
19. Deposits of United States Government . . . . .		40
20. Deposits of States and political subdivisions in the United States . . . . .		959
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		65
23. Certified and officers' checks . . . . .		171
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		7,506
a. Total demand deposits . . . . .	3,103	
b. Total time and savings deposits . . . . .	4,403	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		7,506
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 . . . . .		325
35. Undivided profits . . . . .		410
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		810
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		8,316



NORTH VALLEY BANK, THORNTON  
Adams County

OFFICERS

D. T. Dearinger, President; Paul R. Mullen and John W. Burnham, Vice Presidents; John C. Carruth, Cashier-Secretary; Sandra A. Blackmore and Erna Nilges, Assistant Cashiers; P. Wendell Meadows and Lurline F. Meisner, Assistant Vice Presidents.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		3,720
2. U.S. Treasury securities . . . . .		3,364
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		3,255
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		26
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		1,350
9. a. Loans, Total (excluding unearned income) . . . . .	11,481	
b. Less: allowance for possible loan losses . . . . .	95	
c. Loans, Net . . . . .		11,386
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		700
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 . . . . .		152
15. Other assets . . . . .		366
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		24,319
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		10,574
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		7,198
19. Deposits of United States Government . . . . .		100
20. Deposits of States and political subdivisions in the United States . . . . .		2,395
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		107
23. Certified and officers' checks . . . . .		674
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		21,048
a. Total demand deposits . . . . .	12,534	
b. Total time and savings deposits . . . . .	8,514	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		421
27. Mortgage indebtedness and liability for capitalized leases . . . . .		152
28. Bank's liability on acceptances executed and outstanding . . . . .		218
29. Other liabilities . . . . .		218
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		21,839
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 . . . . .		1,200
35. Undivided profits . . . . .		880
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		2,480
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		24,319

FIRST BANK OF VAIL, VAIL  
Eagle County

OFFICERS

Roger L. Reisher, Chairman Executive Committee; Roger A. Behler, President; Darrel W. Lathrop, Executive Vice President; Ann B. Holland, Senior Vice President; Thomas E. Charnecki, Larry H. Hauserman, R. Kent Landmark, Melvin J. Sorensen, Vice Presidents; Miguel R. Sanchez, Assistant Vice President; David E. Tschopp, Cashier and Robert S. Appel, Secretary.

DIRECTORS

Robert S. Appel, Roger A. Behler, Don L. DeDecker, William P. Johnson, R. Kent Landmark, Joseph A. Leonard, Roger L. Reisher, Ira C. Rothgerber, Jr., Irene G. Rothgerber, John R. Thomas, George C. Williams. and J. Robert Young.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		6,113
2. U.S. Treasury securities . . . . .		1,499
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		6,946
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	23,467	
b. Less: allowance for possible loan losses . . . . .	153	
c. Loans, Net . . . . .		23,314
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		1,149
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 . . . . .		548
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		40,969
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		16,755
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		16,631
19. Deposits of United States Government . . . . .		75
20. Deposits of States and political subdivisions in the United States . . . . .		2,751
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		6
23. Certified and officers' checks . . . . .		910
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		37,128
a. Total demand deposits . . . . .	18,290	
b. Total time and savings deposits . . . . .	18,838	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		604
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		37,732
31. Subordinated notes and debentures . . . . .		450
<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) . . . . .		1,100
34. Surplus . . . . .		1,100
35. Undivided profits . . . . .		587
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		2,787
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		40,969

NORTH PARK STATE BANK, WALDEN  
Jackson County

OFFICERS

Chris M. Furneaux, President; Richard W. Peden, Vice President and Cashier;  
Rosa M. Dowdell, Vice President; Ruth T. Furneaux, Secretary; and  
Betty J. Hughes, Assistant Cashier.

DIRECTORS

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

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		478
2. U.S. Treasury securities . . . . .		1,104
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States. . . . .		812
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	3,722	
b. Less: allowance for possible loan losses. . . . .	48	
c. Loans, Net . . . . .		3,674
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		70
12. Real estate owned other than bank premises . . . . .		40
13. Investments in unconsolidated subsidiaries and associated companies. . . . .		5
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		6,783

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations . . . . .		2,210
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,041
19. Deposits of United States Government . . . . .		5
20. Deposits of States and political subdivisions in the United States . . . . .		797
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) . . . . .		6,102
a. Total demand deposits. . . . .	2,561	
b. Total time and savings deposits. . . . .	3,541	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		6,102
31. Subordinated notes and debentures. . . . .		75

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. . . . .			250
35. Undivided profits. . . . .			206
36. Reserve for contingencies and other capital reserves . . . . .			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .			606
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .			6,783

COLORADO STATE BANK OF WALSH, WALSH  
Baca County

OFFICERS

Marvin R. Daniels, President; Gayle Cook, Cashier-Secretary;  
Linda Rae Hetrick, Assistant Cashier and Judy Bezona, Assistant  
Cashier.

DIRECTORS

T. K. Benshop, Marvin R. Daniels, Robert H. Lexvold, Larry E. Harper,  
and James L. Bailey.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		819
2. U.S. Treasury securities . . . . .		1,718
3. Obligations of other U.S. Government agencies and corporations . . . . .		1,001
4. Obligations of States and Political subdivisions in the United States . . . . .		566
5. Other bonds, notes, and debentures . . . . .		10
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	8,059	
b. Less: allowance for possible loan losses . . . . .	56	
c. Loans, Net . . . . .		8,003
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		30
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 . . . . .		388
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		12,535
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		2,412
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		6,650
19. Deposits of United States Government . . . . .		16
20. Deposits of States and political subdivisions in the United States . . . . .		1,600
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) . . . . .		10,736
a. Total demand deposits . . . . .	2,555	
b. Total time and savings deposits . . . . .	8,181	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		200
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		148
29. Other liabilities . . . . .		148
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		11,084
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 . . . . .		411
36. Reserve for contingencies and other capital reserves . . . . .		290
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,451
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		12,535

CUSTER COUNTY BANK, WESTCLIFFE  
Custer County

OFFICERS

Bill Bowlds, President; Brent Frazee, Vice President and Cashier.

DIRECTORS

J. Roger Collins, Robert M. Senderhauf, Robert B. Donley, David A. Feagin,  
Bill Bowlds, Chester J. Haga, Harold W. Jennings, Earl E. Cress, Stanley  
A. Coleman, and Robert L. Parker.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		216
2. U.S. Treasury securities . . . . .		581
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		36
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		190
9. a. Loans, Total (excluding unearned income) . . . . .	1,396	
b. Less: allowance for possible loan losses . . . . .	14	
c. Loans, Net . . . . .		1,382
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		128
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 . . . . .		39
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		2,572
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		660
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		842
19. Deposits of United States Government . . . . .		5
20. Deposits of States and political subdivisions in the United States . . . . .		625
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		16
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		2,148
a. Total demand deposits . . . . .	838	
b. Total time and savings deposits . . . . .	1,310	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		14
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		2,162
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) . . . . .		200
34. Surplus . . . . .		100
35. Undivided profits . . . . .		110
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		410
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		2,572

CITIZENS BANK, WESTMINSTER  
Adams County

OFFICERS

Donald K. Hogoboom, Vice Chairman of the Board; Thomas M. Jones, President; Kenneth A. Platt, Carl Charette and Donald J. Hogoboom, Vice Presidents; Carol J. Dahlinger, Cashier; Harvey K. Thompson and Noel C. Matthews, Assistant Vice Presidents; Lucille Jones, Assistant Cashier; Gary S. Sinner, Loan Officer; and Frank Montoya, Collection Officer.

DIRECTORS

Clarence L. Bartholic, Donald K. Hogoboom, Thomas M. Jones, Kenneth A. Platt, Donald H. Hoch, J. J. Tepper, Berger G. Wallin, Paul F. Glasgow, and Wilbur E. Flachman.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		2,884
2. U.S. Treasury securities . . . . .		2,094
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States. . . . .		1,927
5. Other bonds, notes, and debentures . . . . .		50
6. Federal Reserve stock and corporate stock. . . . .		30
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		2,050
9. a. Loans, Total (excluding unearned income) . . . . .	13,718	
b. Less: allowance for possible loan losses. . . . .	156	
c. Loans, Net . . . . .		13,562
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		592
12. Real estate owned other than bank premises . . . . .		30
13. Investments in unconsolidated subsidiaries and associated companies. . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		419
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		23,638
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		7,775
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		8,001
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		4,763
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		295
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		20,834
a. Total demand deposits. . . . .	9,235	
b. Total time and savings deposits. . . . .	11,599	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		600
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		197
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		233
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		21,864
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) . . . . .		500
34. Surplus . . . . .		750
35. Undivided profits. . . . .		524
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,774
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		23,638

BANK OF APPLEWOOD, WHEAT RIDGE  
Jefferson County

OFFICERS

George T. Sweeney, President; C. F. Howland, Vice President;  
Barbara J. Powers, Vice President; Leah Jung, Cashier-Secretary;  
Viola E. Harris, Personnel Officer.

DIRECTORS

William G. Ross, Paul R. Berglund, John H. Dahl, Thomas F. Driver,  
James T. Rutherford, Robert Strawn, Jr.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	2,129
2.	U.S. Treasury securities . . . . .	1,475
3.	Obligations of other U.S. Government agencies and corporations . . . . .	1,523
4.	Obligations of States and Political subdivisions in the United States. . . . .	
5.	Other bonds, notes, and debentures . . . . .	602
6.	Federal Reserve stock and 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) . . . . .	12,984
	b. Less: allowance for possible loan losses. . . . .	120
	c. Loans, Net . . . . .	12,864
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	597
12.	Real estate owned other than bank premises . . . . .	480
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	405
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	20,875
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	6,444
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	9,774
19.	Deposits of United States Government . . . . .	30
20.	Deposits of States and political subdivisions in the United States . . . . .	2,288
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) . . . . .	18,536
	a. Total demand deposits. . . . .	6,475
	b. Total time and savings deposits. . . . .	12,061
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	437
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	336
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	19,309
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 60,000 . . . . .	
	b. No. shares outstanding 60,000 (Par Value) . . . . .	600
34.	Surplus. . . . .	575
35.	Undivided profits. . . . .	391
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,566
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	20,875

THE FIRST STATE BANK OF WIGGINS, WIGGINS  
Morgan County

OFFICERS

Henry G. Trautwein, Jr., President; Craig L. Trautwein, Vice  
President and Cashier.

DIRECTORS

L. R. Christensen, Henry Kammerzell, Delbert Teets, Henry G.  
Trautwein, Jr., and Fred E. Weller.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .		663
2. U.S. Treasury securities . . . . .		1,279
3. Obligations of other U.S. Government agencies and corporations . . . . .		
4. Obligations of States and Political subdivisions in the United States . . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		100
9. a. Loans, Total (excluding unearned income) . . . . .	3,368	
b. Less: allowance for possible loan losses . . . . .	35	
c. Loans, Net . . . . .		3,333
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		94
12. Real estate owned other than bank premises . . . . .		34
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		219
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		5,722
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		1,200
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		2,494
19. Deposits of United States Government . . . . .		2
20. Deposits of States and political subdivisions in the United States . . . . .		1,307
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) . . . . .		5,042
a. Total demand deposits . . . . .	1,334	
b. Total time and savings deposits . . . . .	3,708	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		198
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		5,240
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 1,055		
b. No. shares outstanding 1,055 (Par Value) . . . . .		106
34. Surplus . . . . .		294
35. Undivided profits . . . . .		82
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		482
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		5,722



THE STATE BANK OF WILEY, WILEY  
Prowers County

OFFICERS

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

DIRECTORS

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

December 31, 1930

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	748
2.	U.S. Treasury securities . . . . .	810
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States . . . . .	1,662
5.	Other bonds, notes, and debentures . . . . .	67
6.	Federal Reserve stock and corporate stock . . . . .	
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	875
9.	a. Loans, Total (excluding unearned income) . . . . .	5,333
	b. Less: allowance for possible loan losses . . . . .	72
	c. Loans, Net . . . . .	5,261
10.	Lease financing receivables . . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	196
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 . . . . .	
16.	TOTAL ASSETS (sum of items 1 thru 15) . . . . .	9,619
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	1,732
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	5,778
19.	Deposits of United States Government . . . . .	
20.	Deposits of States and political subdivisions in the United States . . . . .	511
21.	Deposits of foreign governments and official institutions . . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	153
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	8,174
	a. Total demand deposits . . . . .	1,999
	b. Total time and savings deposits . . . . .	6,175
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities . . . . .	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	8,174
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 1,100 . . . . .	
	b. No. shares outstanding 1,100 (Par Value) . . . . .	110
34.	Surplus . . . . .	1,200
35.	Undivided profits . . . . .	135
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	1,445
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .	9,619

BANK OF WINDSOR, WINDSOR  
Weld County

OFFICERS

M. G. Ylarraz, President; William Scoggins, Vice President and  
Cashier-Secretary; A. Deloreis Wilhelm, Assistant Cashier.

DIRECTORS

Victor L. Steffens, Melvin G. Ylarraz, David G. Clarkson, Eugene Q. Hettinger,  
Robert W. Hogan, Marjorie A. Kadlub, and Merle Hojio.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions. . . . .	595
2.	U.S. Treasury securities . . . . .	875
3.	Obligations of other U.S. Government agencies and corporations . . . . .	998
4.	Obligations of States and Political subdivisions in the United States. . . . .	50
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	12
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	
9.	a. Loans, Total (excluding unearned income) . . . . .	4,589
	b. Less: allowance for possible loan losses. . . . .	30
	c. Loans, Net . . . . .	4,559
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	116
12.	Real estate owned other than bank premises . . . . .	60
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	241
15.	Other assets . . . . .	7,506
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	1,261
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	2,745
19.	Deposits of United States Government . . . . .	1
20.	Deposits of States and political subdivisions in the United States . . . . .	2,084
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	400
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	6,491
	a. Total demand deposits. . . . .	1,685
	b. Total time and savings deposits. . . . .	4,806
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	175
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	7
	b. Other liabilities for borrowed money . . . . .	100
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	141
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	6,914
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) . . . . .	200
34.	Surplus. . . . .	200
35.	Undivided profits. . . . .	192
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	592
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	7,506

THE BANK OF WINTER PARK, WINTER PARK  
Grand County

OFFICERS

William E. Jennings, President; Iona R. Cornelsen, Vice President & Cashier; Barbara C. Chapman, Assistant Vice President; Michael T. Miranda, Assistant Cashier; Gail H. Carlson, Loan Officer and Secretary; Alan J. Koski, Loan Officer; and Robert W. Isham, Chairman of the Board.

DIRECTORS

Robert W. Isham, Robert O. Evans, William E. Jennings, Eleanor Joy Isham, R. R. Mulligan, Lemont A. Hale, and Gerald F. Groswood.

December 31, 1980

ASSETS

Mil. Thou.

1. Cash and due from depository institutions . . . . .		1,493
2. U.S. Treasury securities . . . . .		100
3. Obligations of other U.S. Government agencies and corporations . . . . .		477
4. Obligations of States and Political subdivisions in the United States . . . . .		928
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .		
9. a. Loans, Total (excluding unearned income) . . . . .	10,548	
b. Less: allowance for possible loan losses . . . . .	109	
c. Loans, Net . . . . .		10,439
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		127
12. Real estate owned other than bank premises . . . . .		24
13. Investments in unconsolidated subsidiaries and associated companies . . . . .		
14. Customers' liability to this bank on acceptances outstanding . . . . .		
15. Other assets . . . . .		322
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		29,910

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations . . . . .		5,025
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,447
19. Deposits of United States Government . . . . .		
20. Deposits of States and political subdivisions in the United States . . . . .		2,999
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		383
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		11,854
a. Total demand deposits . . . . .	5,497	
b. Total time and savings deposits . . . . .	6,357	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		610
a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		7
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		83
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		12,554
31. Subordinated notes and debentures . . . . .		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 36,800		
b. No. shares outstanding 36,800 (Par Value) . . . . .		184
34. Surplus . . . . .		746
35. Undivided profits . . . . .		426
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		1,356
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		13,910

PARK STATE BANK, WOODLAND PARK  
Teller County

OFFICERS

Conrad T. Wilson, Chairman of the Board and Advisory Vice President; Robert G. Eichman, President; John H. Elwell and Winorr Retzler, Vice Presidents; Carol Kessler, Vice President, Operations; Edward A. Pacey, Advisory Vice President; Marilyn Cummins, Cashier; and Hazel Radach, Assistant Cashier.

DIRECTORS

B. W. Dougherty, Robert G. Eichman, John H. Elwell, Edward J. Grainger, M.E. MacDougall, Edward A. Pacey, Clyde Sirles, Peter R. Spahn and Conrad T. Wilson.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions . . . . .	789	
2. U.S. Treasury securities . . . . .	1,008	
3. Obligations of other U.S. Government agencies and corporations . . . . .	1,571	
4. Obligations of States and Political subdivisions in the United States . . . . .	919	
5. Other bonds, notes, and debentures . . . . .	1,067	
6. Federal Reserve stock and corporate stock . . . . .		
7. Trading account securities . . . . .		
8. Federal Funds sold and securities purchased under agreements to resell . . . . .	2,100	
9. a. Loans, Total (excluding unearned income) . . . . .	3,471	
b. Less: allowance for possible loan losses . . . . .	42	
c. Loans, Net . . . . .	3,429	
10. Lease financing receivables . . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		89
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 . . . . .		156
16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .		11,128
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		3,661
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		4,625
19. Deposits of United States Government . . . . .		17
20. Deposits of States and political subdivisions in the United States . . . . .		1,601
21. Deposits of foreign governments and official institutions . . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		206
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		10,110
a. Total demand deposits . . . . .	4,218	
b. Total time and savings deposits . . . . .	5,892	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities . . . . .		171
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		10,281
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 24,000 . . . . .		
b. No. shares outstanding 24,000 (Par Value) . . . . .		240
34. Surplus . . . . .		340
35. Undivided profits . . . . .		85
36. Reserve for contingencies and other capital reserves . . . . .		182
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		847
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .		11,128

WRAY STATE BANK, WRAY  
Yuma County

OFFICERS

Gary L. Rife, President; George H. Peaker, Vice President; Robert D. Buchanan, Secretary; and M. Katherine Haslett, Cashier.

DIRECTORS

Gary L. Rife, George H. Peaker, John E. Jacobson, Gerald E. Zion, Argil A. Renzelman, and Robert D. Buchanan.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions. . . . .		703
2. U.S. Treasury securities . . . . .		498
3. Obligations of other U.S. Government agencies and corporations . . . . .		400
4. Obligations of States and Political subdivisions in the United States. . . . .		
5. Other bonds, notes, and debentures . . . . .		
6. Federal Reserve stock and 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) . . . . .	3,460	
b. Less: allowance for possible loan losses. . . . .	18	
c. Loans, Net . . . . .		3,442
10. Lease financing receivables. . . . .		
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .		82
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 . . . . .		118
15. Other assets . . . . .		6,718
16. TOTAL ASSETS (sum of items 1 thru 15). . . . .		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations . . . . .		1,615
18. Time and savings deposits of individuals, partnerships, and corporations . . . . .		3,806
19. Deposits of United States Government . . . . .		6
20. Deposits of States and political subdivisions in the United States . . . . .		511
21. Deposits of foreign governments and official institutions. . . . .		
22. Deposits of commercial banks . . . . .		
23. Certified and officers' checks . . . . .		16
24. TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .		5,954
a. Total demand deposits. . . . .	1,637	
b. Total time and savings deposits. . . . .	4,317	
25. Federal funds purchased and securities sold under agreements to repurchase . . . . .		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .		
b. Other liabilities for borrowed money . . . . .		
27. Mortgage indebtedness and liability for capitalized leases . . . . .		20
28. Bank's liability on acceptances executed and outstanding . . . . .		
29. Other liabilities. . . . .		74
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .		6,048
31. Subordinated notes and debentures. . . . .		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value) . . . . .		
33. Common Stock a. No. shares authorized 50,000 . . . . .		
b. No. shares outstanding 50,000 (Par Value) . . . . .		250
34. Surplus. . . . .		250
35. Undivided profits. . . . .		170
36. Reserve for contingencies and other capital reserves . . . . .		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .		670
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .		6,718

FARMERS STATE BANK OF YUMA  
Yuma County

OFFICERS

R. E. O'Connell, Chairman of the Board; Donald R. Starnes, President;  
J. A. Spiers, Vice President; John A. Hopp, Joan Kuntz and Gregory P. Cranston,  
Assistant Vice Presidents; Michael E. Bennett, Assistant Cashier; and William E.  
Boyer, Consumer Loan Officer.

DIRECTORS

R. E. O'Connell, Theodore D. Brown, Lyle Chandler, Donald Snedeker, J. A. Spiers,  
and Donald R. Starnes.

December 31, 1980

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions . . . . .	4,857
2.	U.S. Treasury securities . . . . .	1,112
3.	Obligations of other U.S. Government agencies and corporations . . . . .	
4.	Obligations of States and Political subdivisions in the United States. . . . .	3,156
5.	Other bonds, notes, and debentures . . . . .	
6.	Federal Reserve stock and corporate stock. . . . .	53
7.	Trading account securities . . . . .	
8.	Federal Funds sold and securities purchased under agreements to resell . . . . .	1,000
9.	a. Loans, Total (excluding unearned income) . . . . .	20,497
	b. Less: allowance for possible loan losses. . . . .	202
	c. Loans, Net . . . . .	20,295
10.	Lease financing receivables. . . . .	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .	410
12.	Real estate owned other than bank premises . . . . .	548
13.	Investments in unconsolidated subsidiaries and associated companies. . . . .	
14.	Customers' liability to this bank on acceptances outstanding . . . . .	
15.	Other assets . . . . .	715
16.	TOTAL ASSETS (sum of items 1 thru 15). . . . .	32,146
 <u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations . . . . .	10,020
18.	Time and savings deposits of individuals, partnerships, and corporations . . . . .	15,242
19.	Deposits of United States Government . . . . .	70
20.	Deposits of States and political subdivisions in the United States . . . . .	3,312
21.	Deposits of foreign governments and official institutions. . . . .	
22.	Deposits of commercial banks . . . . .	
23.	Certified and officers' checks . . . . .	266
24.	TOTAL DEPOSITS (sum of items 17 thru 23) . . . . .	28,910
	a. Total demand deposits. . . . .	10,491
	b. Total time and savings deposits. . . . .	18,419
25.	Federal funds purchased and securities sold under agreements to repurchase . . . . .	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury. . . . .	
	b. Other liabilities for borrowed money . . . . .	
27.	Mortgage indebtedness and liability for capitalized leases . . . . .	
28.	Bank's liability on acceptances executed and outstanding . . . . .	
29.	Other liabilities. . . . .	470
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29) . . . . .	29,380
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 7,500 . . . . .	
	b. No. shares outstanding 7,500 (Par Value) . . . . .	750
34.	Surplus. . . . .	1,000
35.	Undivided profits. . . . .	1,016
36.	Reserve for contingencies and other capital reserves . . . . .	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .	2,766
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37). . . . .	32,146

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## COMPARATIVE ABSTRACT

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

ASSETS	131 Banks	%	125 Banks	Comparison
	December 31, 1980	to Total	June 30, 1980	Increase + Decrease -
Cash and Due From Banks	\$ 46,154,034.13	8.4	\$ 32,313,224.60	\$13,840,809.53 +
Installment Loans	396,718,742.50	72.2	403,596,555.25	6,877,812.75 -
Notes Discounted/Purchased	50,745,066.33	9.2	28,778,086.34	21,966,979.99 +
United States Government				
Obligations	18,038,477.75	3.3	18,261,587.70	223,109.95 -
Other Bonds	16,409,778.23	3.0	13,693,897.27	2,715,880.96 +
Corporate Stocks	1,159,985.17	.2	1,596,526.53	436,541.36 -
Bank Premises, Furniture				
and Fixtures	2,794,700.92	.5	2,777,839.29	16,861.63 +
Leasehold Improvements	1,168,910.14	.2	877,995.59	290,914.55 +
Real Estate Owned Other Than				
Bank Premises	2,656,239.07	.5	1,354,315.66	1,301,923.41 +
Automobiles Owned	452,791.54	-	227,862.94	224,928.60 +
Other Assets	13,123,860.64	2.4	10,958,569.58	2,165,291.06 +
<b>TOTAL ASSETS</b>	<b>\$549,422,586.42</b>	<b>100.0</b>	<b>\$514,436,460.75</b>	<b>\$34,986,125.67 +</b>
<b>LIABILITIES</b>				
Notes Payable to Banks	24,381,817.58	4.5	18,649,334.22	5,732,483.36 +
Notes Payable to Others	84,455,815.59	15.4	84,021,015.97	434,799.62 +
Savings Deposits	69,533,893.91	12.7	67,096,665.69	2,437,228.22 +
Thrift-Investment Certificates	228,486,084.42	41.6	210,293,011.50	18,193,072.92 +
Mortgages on Real Estate Owned	2,332,901.86	.4	1,933,092.71	399,809.15 +
Unearned Interest and Discounts	40,044,307.43	7.3	38,769,427.34	1,274,880.09 +
Dealers Reserve	407,776.05	-	409,486.12	1,710.07 -
Interest, Taxes and Other				
Expenses	9,874,045.49	1.8	9,582,585.30	291,460.19 +
Other Liabilities	2,370,185.00	.4	2,582,593.73	212,408.73 -
<b>TOTAL LIABILITIES</b>	<b>\$461,886,827.33</b>	<b>84.1</b>	<b>\$433,337,212.58</b>	<b>\$28,549,614.75 +</b>
<b>RESERVES</b>				
Res. for Bad Debts on Loans	8,903,767.85	1.6	8,452,547.71	451,220.14 +
Other Reserves on Loans	1,257,082.44	.2	889,212.80	367,869.64 +
Reserves on Securities	-0-	-	-0-	-0-
<b>TOTAL RESERVES ON LOANS</b>	<b>10,160,850.29</b>	<b>1.8</b>	<b>9,341,760.51</b>	<b>819,089.78 +</b>
<b>CAPITAL ACCOUNTS</b>				
Capital Notes and Debentures	1,508,534.01	.2	1,959,534.01	451,000.00 -
Equity Capital	75,866,374.79	13.9	69,797,953.65	6,068,421.14 +
Common Stock	24,525,940.00	4.5	23,641,300.00	884,640.00 +
Surplus	30,112,132.06	5.5	25,051,053.39	5,061,078.67 +
Undivided Profits	21,228,302.73	3.9	21,076,040.53	152,262.20 +
Reserves	-0-	-	29,559.73	29,559.73 -
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>77,374,908.80</b>	<b>14.1</b>	<b>71,757,487.66</b>	<b>5,617,421.14 +</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS</b>	<b>\$549,422,586.42</b>	<b>100.0</b>	<b>\$514,436,460.75</b>	<b>\$34,986,125.67 +</b>

ALAMOSA INDUSTRIAL BANK  
Alamosa  
Alamosa County

OFFICERS

Dan L. Rockwell, President and Treasurer; David G. Buck, Chairman of the Board; Charles Lenhart, Secretary; and George W. Steed, Vice President and Secretary.

DIRECTORS

Ted Curtis, Dan Rockwell, Harold Kelloff, and David G. Buck.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	175,299.36
Installment loans . . . . .	1,696,768.99
Notes discounted and/or purchased . . . . .	445,803.80
United States Government Obligations . . . . .	
Other bonds . . . . .	188,635.30
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ _____ . . . . .	4,709.37
Leasehold Improvements . . . . .	411.69
Real estate owned other than bank premises . . . . .	15,122.20
Automobiles Owned . . . . .	
Other Assets . . . . .	35,561.17
TOTAL ASSETS . . . . .	2,562,311.88

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	285,000.00
Savings deposits . . . . .	368,058.65
Thrift-Investment Certificates . . . . .	1,346,812.61
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	271,141.07
Dealers' Reserves . . . . .	313.15
Amounts set aside for interest, taxes, and other expenses . . . . .	53,335.87
Other Liabilities . . . . .	29,519.48
TOTAL LIABILITIES . . . . .	2,354,180.83

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	40,084.14
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	40,084.14

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	168,046.91
1. Common stock - total par value (No. shares authorized _____ ) . . . . .	100,000.00
(No. shares outstanding _____)	
2. Surplus . . . . .	50,000.00
3. Undivided profits . . . . .	18,046.91
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	168,046.91
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	2,562,311.88

ARVADA 1ST INDUSTRIAL BANK  
Arvada  
Jefferson County

OFFICERS

Richard A. Van Winkle, President; John C. Ninneman, Vice President;  
B. Lynne Murray, Secretary; Ted E. Davis, Treasurer; and Melba McKenzie,  
Assistant Secretary.

DIRECTORS

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

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	125,493.89
Installment loans . . . . .	4,866,374.48
Notes discounted and/or purchased . . . . .	657,645.51
United States Government Obligations . . . . .	
Other bonds. (Municipal Bonds & Daily Repos). . . . .	479,671.06
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 18,698.97 . . . . .	18,698.97
Leasehold Improvements . . . . .	33,230.40
Real estate owned other than bank premises . . . . .	31,600.08
Automobiles Owned . . . . .	5,477.42
Other Assets . . . . .	44,802.95
<b>TOTAL ASSETS.</b> . . . .	<b>6,262,994.76</b>

LIABILITIES

Notes payable to banks . . . . .	2,509,000.00
Notes payable (other). . . . .	
Savings deposits . . . . .	463,006.42
Thrift-Investment Certificates . . . . .	2,583,658.53
Mortgages on real estate owned . . . . .	
Unearned interest and discounts. . . . .	98,374.11
Dealers' Reserves. . . . .	
Amounts set aside for interest, taxes, and other expenses. . . . .	193,648.49
Other Liabilities. . . . .	7,000.98
<b>TOTAL LIABILITIES.</b> . . . .	<b>5,854,688.53</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	86,312.92
Other reserves on loans. . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES.</b> . . . .	<b>86,312.92</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	321,993.31
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. . . . .	71,993.31
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS.</b> . . . .	<b>321,993.31</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.</b> . . . .	<b>6,262,994.76</b>



ASPEN INDUSTRIAL BANK  
Aspen  
Pitkin County

OFFICERS

W. T. Sisson, Chairman of the Board; Susan Bailor, Vice President; Stanley L. Dodson, Vice President; Donald L. Beachler, Secretary; Darlene Snook, Treasurer.

DIRECTORS

Bert E. Bankert, Donald L. Beachler, Stanley L. Dodson, Jeffrey M. Pease, W. T. Sisson, and Darlene Snook.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	449,277.37
Installment loans . . . . .	1,409,505.31
Notes discounted and/or purchased . . . . .	-0-
United States Government Obligations . . . . .	195,946.92
Other bonds . . . . .	-0-
Corporate stocks . . . . .	-0-
Bank Premises \$ <u>None</u> ; Furniture & Fixtures \$ <u>7,686.29</u> . . . . .	7,686.29
Leasehold Improvements . . . . .	34,157.49
Real estate owned other than bank premises . . . . .	-0-
Automobiles Owned . . . . .	-0-
Other Assets . . . . .	30,549.91
<b>TOTAL ASSETS . . . . .</b>	<b>2,127,123.79</b>

LIABILITIES

Notes payable to banks . . . . .	-0-
Notes payable (other) . . . . .	-0-
Savings deposits . . . . .	765,351.83
Thrift-Investment Certificates . . . . .	993,516.83
Mortgages on real estate owned . . . . .	-0-
Unearned interest and discounts . . . . .	7,553.27
Dealers' Reserves . . . . .	-0-
Amounts set aside for interest, taxes, and other expenses . . . . .	32,163.07
Other Liabilities . . . . .	14,702.05
<b>TOTAL LIABILITIES . . . . .</b>	<b>1,813,287.05</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	14,836.24
Other reserves on loans . . . . .	-0-
Reserves on securities . . . . .	-0-
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>14,836.24</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	-0-
Equity capital, total (1 to 4 below) . . . . .	299,000.50
1. Common stock - total par value (No. shares authorized <u>6</u> ) . . . . .	60,000.00
(No. shares outstanding <u>6</u> ) . . . . .	
2. Surplus . . . . .	190,000.00
3. Undivided profits . . . . .	49,000.50
4. Reserve for contingencies and other capital reserves . . . . .	-0-
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>299,000.50</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>2,127,123.79</b>

AETNA INDUSTRIAL BANK  
Aurora  
Arapahoe County

OFFICERS

Ronald D. Walters, President; Clarence E. Polzin, Vice President; Raymond J. Michal, Cashier; James D. Thompson, Secretary; Raymond E. Shane, Assistant Secretary; Betty M. Martin, Assistant Secretary.

DIRECTORS

Raymond J. Michal, Clarence E. Polzin, James D. Thompson, and Ronald O. Walters.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	95,540.91
Installment loans . . . . .	156,762.88
Notes discounted and/or purchased . . . . .	4,836,759.39
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	185,969.40
TOTAL ASSETS . . . . .	5,275,032.58

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	1,430,000.00
Savings deposits . . . . .	118,521.92
Thrift-Investment Certificates . . . . .	386,534.24
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	1,683,499.86
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	-52,536.77
Other Liabilities . . . . .	48,423.75
TOTAL LIABILITIES . . . . .	3,619,443.00

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	69,743.47
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	69,743.47

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	1,589,900.13
1. Common stock - total par value (No. shares authorized <u>2,000</u> ) . . . . .	200,000.00
(No. shares outstanding <u>2,000</u> ) . . . . .	. . . . .
2. Surplus . . . . .	1,000,000.00
3. Undivided profits . . . . .	385,846.11
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	1,585,846.11
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	5,275,032.58





CENTRAL INDUSTRIAL BANK  
Aurora  
Arapahoe County

OFFICERS

Donald D. Hoffman, Chairman; Joseph R. Lincoln, President; Harley N. Patton Jr., Vice President; Dianne M. Benzley, Vice President & Manager; John E. Bush, Secretary; Paul V. Rupp, Assistant Secretary.

DIRECTORS

Max G. Brooks, Donald D. Hoffman, Joseph R. Lincoln, Harley N. Patton, Jr., Dianne M. Benzley, Charles A. Drummond, and John E. Bush.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	32,110.44
Installment loans . . . . .	404,086.10
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>19,237.90</u> . . . . .	19,237.90
Leasehold Improvements . . . . .	11,764.01
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	6,564.07
<b>TOTAL ASSETS</b> . . . . .	<b>473,762.52</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	54,836.36
Thrift-Investment Certificates . . . . .	116,503.21
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	2,022.00
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	12,060.70
Other Liabilities . . . . .	
<b>TOTAL LIABILITIES</b> . . . . .	<b>185,422.27</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> . . . . .	

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	288,340.25
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 . . . . .	40,000.00
3. Undivided profits . . . . .	48,340.25
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS</b> . . . . .	<b>288,340.25</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS</b> . . . . .	<b>473,762.52</b>



KEYSTONE INDUSTRIAL BANK  
Aurora  
Adams County

OFFICERS

Paul W. Shoemaker, President; Thomas M. Kimble, Vice President; David G. Buck, Secretary; Charles C. Lehnert, Assistant Secretary.

DIRECTORS

David G. Buck, Thomas M. Kimble, and Paul W. Shoemaker.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	89,502.91
Installment loans . . . . .	1,074,518.51
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>20,707.15</u> . . . . .	20,707.15
Leasehold Improvements . . . . .	3,302.61
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	30,873.59
<b>TOTAL ASSETS</b> . . . . .	<b>1,218,904.77</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	250,000.00
Savings deposits . . . . .	299,452.91
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	360,387.40
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	11,951.89
Other Liabilities . . . . .	9,481.13
<b>TOTAL LIABILITIES</b> . . . . .	<b>931,273.33</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	14,282.62
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> . . . . .	<b>14,282.62</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	273,348.82
1. Common stock - total par value (No. shares authorized <u>10,000</u> ) . . . . .	200,000.00
(No. shares outstanding <u>10,000</u> ) . . . . .	
2. Surplus . . . . .	40,000.00
3. Undivided profits . . . . .	33,348.82
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS</b> . . . . .	<b>273,348.82</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS</b> . . . . .	<b>1,218,904.77</b>

POSTAL INDUSTRIAL BANK  
Aurora  
Arapahoe County

OFFICERS

Dean L. Meine, President; Gerald C. Backhaus, Vice President & Secretary;  
Garlan L. Greenough, Secretary; Clarence E. Wilson, Vice President; Sidney  
L. Zahalsky, Vice President & Cashier.

DIRECTORS

Gerald C. Backhaus, Garlan L. Greenough, and Dean L. Meine.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	463,146.64
Installment loans . . . . .	7,664,472.02
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	267,527.02
Other bonds . . . . .	75,000.00
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>19,495.62</u> . . . . .	19,495.62
Leasehold Improvements . . . . .	10,055.22
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	10,112.31
TOTAL ASSETS . . . . .	8,509,808.83

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	3,450,000.00
Savings deposits . . . . .	216,313.55
Thrift-Investment Certificates . . . . .	3,891,109.13
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	15,177.28
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	173,409.60
Other Liabilities . . . . .	30,841.09
TOTAL LIABILITIES . . . . .	7,776,850.65

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	141,033.19
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	141,033.19

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	591,924.99
1. Common stock - total par value (No. shares authorized <u>19,000</u> ) . . . . .	386,000.00
(No. shares outstanding <u>19,000</u> ) . . . . .	
2. Surplus . . . . .	120,000.00
3. Undivided profits . . . . .	91,924.99
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	591,924.99
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	8,509,808.83

VALLEY INDUSTRIAL BANK  
Blende  
Pueblo County

OFFICERS

David G. Buck, Chairman of the Board; Wayne W. Smith, President; Geoffrey R. Richmond, Vice President; Robert D. Cook, Vice President; Inez M. Sandoval, Secretary-Treasurer.

DIRECTORS

David G. Buck, John A. Gornick, Sr., Wayne W. Smith, George W. Staples, and John H. Thatcher, Jr.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	650,771.56
Installment loans . . . . .	5,417,550.68
Notes discounted and/or purchased . . . . .	309,480.20
United States Government Obligations . . . . .	-0-
Other bonds . . . . .	288,639.06
Corporate stocks . . . . .	-0-
Bank Premises \$ 17,462.39 ; Furniture & Fixtures \$ 9,326.02 . . . . .	26,788.41
Leasehold Improvements . . . . .	6,794.40
Real estate owned other than bank premises . . . . .	-0-
Automobiles Owned . . . . .	-0-
Other Assets . . . . .	60,961.76
TOTAL ASSETS . . . . .	6,760,986.07

LIABILITIES

Notes payable to banks . . . . .	-0-
Notes payable (other) . . . . .	-0-
Savings deposits . . . . .	932,810.18
Thrift-Investment Certificates . . . . .	3,432,450.59
Mortgages on real estate owned . . . . .	-0-
Unearned interest and discounts . . . . .	1,820,716.06
Dealers' Reserves . . . . .	-0-
Amounts set aside for interest, taxes, and other expenses . . . . .	110,081.10
Other Liabilities . . . . .	59,904.14
TOTAL LIABILITIES . . . . .	6,355,962.07

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	78,232.69
Other reserves on loans . . . . .	-0-
Reserves on securities . . . . .	-0-
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	78,232.69

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	-0-
Equity capital, total (1 to 4 below) . . . . .	326,791.31
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	200,000.00
2. Surplus . . . . .	100,000.00
3. Undivided profits . . . . .	26,791.31
4. Reserve for contingencies and other capital reserves . . . . .	-0-
TOTAL CAPITAL ACCOUNTS . . . . .	326,791.31
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	6,760,986.07

AVCO BOULDER INDUSTRIAL BANK  
 Boulder  
 Boulder County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Berton, Controller; Glenn C. Goodale, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	37,926.19
Installment loans. . . . .	2,803,876.79
Notes discounted and/or purchased. . . . .	135,256.73
United States Government Obligations . . . . .	22,327.90
Other bonds. . . . .	110,856.57
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,701.47</u> . . . . .	3,701.47
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . . Foreclosure . . . . .	146,546.10
Automobiles Owned. . . . .	
Other Assets . . . . .	4,740.30
TOTAL ASSETS. . . . .	3,265,232.05

LIABILITIES

Notes payable to banks . . . . .	1,043,757.38
Notes payable (other). . . . .	319,317.62
Savings deposits . . . . .	817,321.03
Thrift-Investment Certificates . . . . .	39,235.00
Mortgages on real estate owned . . . . .	282,355.15
Unearned interest and discounts. . . . .	960.37
Dealers' Reserves. . . . .	18,452.38
Amounts set aside for interest, taxes, and other expenses. . . . .	14,585.54
Other Liabilities. . . . .	
TOTAL LIABILITIES . . . . .	2,535,984.47

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	91,967.33
Other reserves on loans. . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES. . . . .	91,967.33

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	637,280.25
Equity capital, total (1 to 4 below) . . . . .	200,000.00
1. Common stock - total par value (No. shares authorized <u>2M</u> ) . . . . .	
(No. shares outstanding <u>2M</u> ) . . . . .	
2. Surplus. . . . .	300,000.00
3. Undivided profits. . . . .	137,280.25
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS. . . . .	637,280.25
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. . . . .	3,265,232.05

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, and Richard C. Tucker.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	305,813.35
Installment loans . . . . .	3,433,769.86
Notes discounted and/or purchased . . . . .	151,936.42
United States Government Obligations . . . . .	575,000.00
Other bonds . . . . .	150,000.00
Corporate stocks . . . . .	5,160.00
Bank Premises \$ <u>39,135.15</u> ; Furniture & Fixtures \$ <u>13,880.65</u> . . . . .	53,015.80
Leasehold Improvements . . . . .	38,855.49
Real estate owned other than bank premises . . . . .	50,972.91
Automobiles Owned . . . . .	-0-
Other Assets . . . . .	60,223.86
<b>TOTAL ASSETS . . . . .</b>	<b>4,824,747.69</b>

LIABILITIES

Notes payable to banks . . . . .	-0-
Notes payable (other) . . . . .	-0-
Savings deposits . . . . .	582,422.14
Thrift-Investment Certificates . . . . .	3,454,177.13
Mortgages on real estate owned . . . . .	-0-
Unearned interest and discounts . . . . .	34,293.27
Dealers' Reserves . . . . .	-0-
Amounts set aside for interest, taxes, and other expenses . . . . .	92,144.24
Other Liabilities . . . . .	1,672.34
<b>TOTAL LIABILITIES . . . . .</b>	<b>4,164,709.12</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	35,948.97
Other reserves on loans . . . . .	-0-
Reserves on securities . . . . .	-0-
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>35,948.97</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	250,000.00
Equity capital, total (1 to 4 below) . . . . .	374,089.60
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 . . . . .	60,000.00
3. Undivided profits . . . . .	114,089.60
4. Reserve for contingencies and other capital reserves . . . . .	-0-
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>624,089.60</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>4,824,747.69</b>

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; Michael N. Bronstein, Assistant Cashier.

DIRECTORS

Arthur L. Bronstein, Sidney L. Bronstein, Francis M. Goldsberry, and Faye B. Raymon.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	487,554.12
Installment loans . . . . .	7,889,258.45
Notes discounted and/or purchased . . . . .	1,745,137.37
United States Government Obligations . . . . .	300,000.00
Other bonds . . . . .	1,048,938.29
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 29,456.68 . . . . .	29,456.68
Leasehold Improvements . . . . .	92,482.42
Real estate owned other than bank premises . . . . .	261,297.08
Automobiles Owned . . . . .	1,043.85
Other Assets . . . . .	343,978.07
TOTAL ASSETS . . . . .	12,199,146.33

LIABILITIES

Notes payable to banks . . . . .	50,000.00
Notes payable (other) . . . . .	122,050.00
Savings deposits . . . . .	2,372,472.71
Thrift-Investment Certificates . . . . .	7,966,885.68
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	193,787.58
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	285,878.95
Other Liabilities . . . . .	155,952.73
TOTAL LIABILITIES . . . . .	11,147,027.65

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	122,870.78
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	122,870.78

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	929,247.90
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 . . . . .	425,000.00
3. Undivided profits . . . . .	254,247.90
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	929,247.90
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	12,199,146.33







BRUSH INDUSTRIAL BANK  
Brush  
Morgan County

OFFICERS

Thomas A. Stull, President; Warner Cunningham, Vice President & Secretary;  
Ila Jane Davis, Vice President & Assistant Secretary; Marvin Naiman,  
Treasurer.

DIRECTORS

Warner Cunningham, Melvin Dinner, Marvin Naiman, and Walter Slatkin.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	154,279.63
Installment loans . . . . .	1,020,851.19
Notes discounted and/or purchased . . . . .	53,663.56
United States Government Obligations . . . . .	
Other bonds . . . . .	116,719.94
Corporate stocks . . . . .	
Bank Premises \$ <u>90,834.16</u> ; Furniture & Fixtures \$ <u>6,279.43</u> . . . . .	97,113.59
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	3,437.00
Other Assets . . . . .	101,658.21
TOTAL ASSETS . . . . .	1,547,723.12

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	274,926.78
Thrift-Investment Certificates . . . . .	1,035,995.94
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	71,697.76
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	21,608.60
Other Liabilities . . . . .	26,201.72
TOTAL LIABILITIES . . . . .	1,430,430.80

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	7,858.00
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	7,858.00

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	109,434.32
Equity capital, total (1 to 4 below) . . . . .	
1. Common stock - total par value (No. shares authorized <u>500</u> ) . . . . .	50,000.00
(No. shares outstanding <u>500</u> ) . . . . .	
2. Surplus . . . . .	50,000.00
3. Undivided profits . . . . .	9,434.32
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	109,434.32
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	1,547,723.12

BURLINGTON INDUSTRIAL BANK  
Burlington  
Kit Carson County

OFFICERS

John E. Elliff, President; William H. Kinney, Vice President; James H. Elliff, Vice President; Ronald W. Meyer, Vice President; Kenneth Lawrence, Secretary-Treasurer; Janell L. Wood, Assistant Vice President.

DIRECTORS

James H. Elliff, John E. Elliff, Bernard Hecker, William H. Kinney, Kenneth Lawrence, and Ronald W. Meyer.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	154,346.43
Installment loans. . . . .	880,676.20
Notes discounted and/or purchased. . . . .	
United States Government Obligations . . . . .	258,955.15
Other bonds. . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	4,256.45
Leasehold Improvements . . . . .	9,134.78
Real estate owned other than bank premises . . . . .	
Automobiles Owned. . . . .	2,477.29
Other Assets . . . . .	266,734.76
TOTAL ASSETS. . . . .	1,576,581.06

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	
Savings deposits . . . . .	236,853.48
Thrift-Investment Certificates . . . . .	1,142,837.81
Mortgages on real estate owned . . . . .	
Unearned interest and discounts. . . . .	100.00
Dealers' Reserves. . . . .	178.60
Amounts set aside for interest, taxes, and other expenses. . . . .	21,954.73
Other Liabilities. . . . .	3,000.44
TOTAL LIABILITIES . . . . .	1,404,925.06

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	8,912.78
Other reserves on loans. . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES. . . . .	8,912.78

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	162,743.22
1. Common stock - total par value (No. shares authorized _____)	100,000.00
(No. shares outstanding _____)	
2. Surplus. . . . .	20,000.00
3. Undivided profits. . . . .	42,743.22
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS. . . . .	162,743.22
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. . . . .	1,576,581.06



KEYSTONE CANON INDUSTRIAL BANK  
Canon City  
Fremont County

OFFICERS

Gregg S. Ree, President; George W. Staples, Vice President; David G. Buck, Secretary; Charles C. Lehnert, Assistant Secretary.

DIRECTORS

David G. Buck, Gregg S. Ree, and George W. Staples.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	404,522.67
Installment loans . . . . .	107,604.94
Notes discounted and/or purchased . . . . .	387.84
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>27,339.07</u> . . . . .	27,339.07
Leasehold Improvements . . . . .	15,387.57
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	25,786.17
TOTAL ASSETS . . . . .	581,028.26

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	182,659.23
Thrift-Investment Certificates . . . . .	214,247.80
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	2,973.04
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	5,904.67
Other Liabilities . . . . .	5,960.39
TOTAL LIABILITIES . . . . .	411,745.13

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	2,113.99
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	2,113.99

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	167,169.14
1. Common stock - total par value (No. shares authorized <u>100</u> ) . . . . .	100,000.00
(No. shares outstanding <u>1,000</u> ) . . . . .	
2. Surplus . . . . .	50,000.00
3. Undivided profits . . . . .	17,169.14
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	167,169.14
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	581,028.26

CASTLE ROCK INDUSTRIAL BANK  
Castle Rock  
Douglas County

OFFICERS

George E. Milhoan, President; Marsha A. Harrison, Secretary-Cashier; Rebecca L. Pratt, Assistant Cashier; Ruth L. Milhoan, Assistant Cashier.

DIRECTORS

Herman A. Anderson, John S. Cowan, Earl L. Dazey, Marsha A. Harrison, and George E. Milhoan.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	245,283.92
Installment loans . . . . .	2,241,631.63
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks - Student Loan Marketing Association . . . . .	15,000.00
Bank Premises \$ _____; Furniture & Fixtures \$ _____ . . . . .	68,659.19
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	2,789.86
Other Assets . . . . .	55,291.36
TOTAL ASSETS . . . . .	2,628,655.96

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	595,928.05
Thrift-Investment Certificates . . . . .	1,657,290.00
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	39,279.43
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	55,400.78
Other Liabilities . . . . .	
TOTAL LIABILITIES . . . . .	2,347,898.26

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	21,392.12
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	21,392.12

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	259,365.58
1. Common stock - total par value (No. shares authorized <u>100</u> ) . . . . .	100,000.00
(No. shares outstanding <u>100</u> ) . . . . .	
2. Surplus . . . . .	25,000.00
3. Undivided profits . . . . .	134,365.58
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	259,365.58
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	2,628,655.96

AMERICAN INDUSTRIAL BANK  
Colorado Springs  
El Paso County

OFFICERS

Fred V. Sherman, President; Donald L. Gross, Vice President; Roger Bruggeman, Assistant Vice President; Roger E. Drill, Assistant Vice President; Leslie B. Sherman, Secretary; Donald L. Gross, Cashier; Donna J. Leone, Assistant Cashier.

DIRECTORS

Leslie B. Sherman, Donald L. Gross, and Fred V. Sherman.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	914,231.00
Installment loans . . . . .	4,554,120.72
Notes discounted and/or purchased . . . . .	392,227.02
United States Government Obligations . . . . .	197,189.88
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 57,334.63 . . . . .	57,334.63
Leasehold Improvements . . . . .	22,174.06
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	22,903.28
Other Assets . . . . .	138,509.80
<b>TOTAL ASSETS . . . . .</b>	<b>6,298,690.39</b>

LIABILITIES

Notes payable to banks . . . . .	23,000.00
Notes payable (other) . . . . .	485,021.71
Savings deposits . . . . .	4,738,626.43
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	138,384.78
Unearned interest and discounts . . . . .	
Dealers' Reserves . . . . .	157,808.08
Amounts set aside for interest, taxes, and other expenses . . . . .	7,140.62
Other Liabilities . . . . .	
<b>TOTAL LIABILITIES . . . . .</b>	<b>5,549,981.62</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	98,247.01
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>98,247.01</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	650,461.76
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 . . . . .	404,096.40
3. Undivided profits . . . . .	46,365.36
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>650,461.76</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>6,298,690.39</b>



AVCO ACADEMY INDUSTRIAL BANK  
Colorado Springs  
El Paso County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Malyok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer; Richard I. Bertoni, Controller; Robert L. Floyd, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	50,754.97
Installment loans . . . . .	2,339,073.42
Notes discounted and/or purchased . . . . .	251,363.45
United States Government Obligations . . . . .	85,614.82
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ . . . . . ; Furniture & Fixtures \$ <u>18,874.39</u> . . . . .	18,874.39
Leasehold Improvements . . . . .	2,512.23
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	24,324.00
<b>TOTAL ASSETS . . . . .</b>	<b>2,772,517.28</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	1,256,222.58
Savings deposits . . . . .	447,697.06
Thrift-Investment Certificates . . . . .	238,597.35
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	355,183.29
Dealers' Reserves . . . . .	597.28
Amounts set aside for interest, taxes, and other expenses . . . . .	11,122.00
Other Liabilities . . . . .	10,399.96
<b>TOTAL LIABILITIES . . . . .</b>	<b>2,319,819.52</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	75,983.85
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>75,983.85</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	376,713.91
1. Common stock - total par value (No. shares authorized <u>2M</u> ) (No. shares outstanding <u>2M</u> ) . . . . .	200,000.00
2. Surplus . . . . .	130,000.00
3. Undivided profits . . . . .	46,713.91
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>376,713.91</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>2,772,517.28</b>





COLORADO BENEFICIAL INDUSTRIAL BANK  
Colorado Springs  
El Paso County

OFFICERS

Forrest B. Kinney, President; Weldon L. Snider, Vice President; Fernande Bennett, Vice President & Treasurer; Elizabeth A. Dawson, Vice President & Secretary; Don Hofer, Vice President & Manager; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Vice President & Treasurer; Deborah E. Tuxward, Assistant Vice President & Assistant Secretary.

DIRECTORS

Forrest B. Kinney, Thomas M. Simmons, Elizabeth A. Dawson, and Fernande Bennett.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	21,715.42
Installment loans . . . . .	1,727,664.58
Notes discounted and/or purchased . . . . .	233,024.11
United States Government Obligations . . . . .	48,237.22
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>10,837.07</u> . . . . .	10,887.07
Leasehold Improvements . . . . .	2,506.76
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	34,790.24
TOTAL ASSETS . . . . .	2,078,825.40

LIABILITIES

Notes payable to banks . . . . .	298,997.92
Notes payable (other) . . . . .	152,836.04
Savings deposits . . . . .	218,635.46
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	506,236.29
Dealers' Reserves . . . . .	3,923.94
Amounts set aside for interest, taxes, and other expenses . . . . .	94,543.82
Other Liabilities . . . . .	9,090.60
TOTAL LIABILITIES . . . . .	1,284,264.07

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	71,075.89
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	71,075.89

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	723,485.44
1. Common stock - total par value (No. shares authorized <u>82.50</u> ) . . . . .	165,000.00
(No. shares outstanding <u>82.50</u> ) . . . . .	
2. Surplus . . . . .	335,000.00
3. Undivided profits . . . . .	223,485.44
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	723,485.44
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	2,078,825.40

COLORADO SPRINGS SECURITY PACIFIC INDUSTRIAL BANK  
 Colorado Springs  
 El Paso County

OFFICERS

W. H. Kenned, President; David H. Pohl, Vice President & Secretary; Peter E. Lowe, Vice President & Treasurer; Warren D. Andren, Vice President & Controller

DIRECTORS

William F. Ford, Hugh S. Kennedy, David H. Pohl.

December 31, 1956

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	2,056.21
Installment loans . . . . .	2,176,930.85
Notes discounted and/or purchased . . . . .	173,977.70
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ . . . . .; Furniture & Fixtures \$ 1,604.01 . . . . .	1,504.01
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	29,826.14
<b>TOTAL ASSETS . . . . .</b>	<b>2,384,304.91</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	222,935.80
Savings deposits . . . . .	22,691.29
Thrift-Investment Certificates . . . . .	12,135.75
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	789,812.10
Dealers' Reserves . . . . .	1,003.45
Amounts set aside for interest, taxes, and other expenses . . . . .	1,949.45
Other Liabilities . . . . .	
<b>TOTAL LIABILITIES . . . . .</b>	<b>1,050,527.84</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	52,117.20
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>52,117.20</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	1,281,749.87
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 . . . . .	800,000.00
3. Undivided profits . . . . .	281,749.87
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>1,281,749.87</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>2,384,304.91</b>

THE EL PASO COUNTY INDUSTRIAL BANK  
 Colorado Springs  
 El Paso County

OFFICERS

Stephen A. Kerton, President; James Wyss, Vice President; Betty J. Knight, Cashier.

DIRECTORS

M. Kelly Desmarteau, Stephen A. Kerton, Betty J. Knight, Winton A. Winter, James Wyss.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	186,935.56
Installment loans . . . . .	463,667.71
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 7,779.88 . . . . .	7,779.88
Leasehold Improvements . . . . .	3,981.74
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	20,952.00
TOTAL ASSETS . . . . .	683,316.89

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	411,211.99
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	632.99
Other Liabilities . . . . .	
TOTAL LIABILITIES . . . . .	411,844.98

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	3,500.00
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	3,500.00

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	267,971.91
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	200,000.00
2. Surplus . . . . .	40,000.00
3. Undivided profits . . . . .	27,971.91
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	267,971.91
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	683,316.89



ROCKY MOUNTAIN 1ST INDUSTRIAL BANK  
Colorado Springs  
El Paso County

OFFICERS

Clifford E. Katalin, President; Daniel Keller, Executive Vice President; Richard Van Winkle, Vice President; B. Lynne Murray, Secretary, Ted E. Davis, Treasurer; Arlene Morgan, Assistant Secretary, Melba McKenzie, Assistant Secretary.

DIRECTORS

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

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	3,024,394.64
Installment loans . . . . .	8,845,319.07
Notes discounted and/or purchased . . . . .	1,277,870.73
United States Government Obligations . . . . .	
Other bonds .Municipal. . . . .	1,627,828.82
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 21,647.67 . . . . .	21,647.67
Leasehold Improvements . . . . .	35,361.03
Real estate owned other than bank premises . . . . .	47,095.01
Automobiles Owned . . . . .	2,497.32
Other Assets . SEE BELOW . . . . .	203,233.25
TOTAL ASSETS . . . . .	15,085,247.54

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	2,354,437.39
Thrift-Investment Certificates . . . . .	11,437,156.24
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	197,071.45
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	427,408.90
Other Liabilities . SEE BELOW . . . . .	10,493.54
TOTAL LIABILITIES . . . . .	14,426,567.52

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	119,113.42
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	119,113.42

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	539,566.60
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	117,000.00
2. Surplus . . . . .	283,000.00
3. Undivided profits . . . . .	139,566.60
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	539,566.60
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	15,085,247.54



SPRING SUNAMERICA INDUSTRIAL BANK  
Colorado Springs  
El Paso County

OFFICERS

Milton Katz, President; H. N. Ullestad, Treasurer; James E. Wanner, Secretary; M. Mandel, Vice President; James F. Cline, Vice President; Stephen R. Faulkner, Assistant Vice President; C. D. Archer, Assistant Vice President; Glenn W. Perkins, Vice President; Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Leonard A. Zych, Assistant Cashier & Assistant Treasurer; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, and James E. Wanner.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	24,499.63
Installment loans . . . . .	2,108,255.35
Notes discounted and/or purchased . . . . .	16,014.85
United States Government Obligations . . . . .	
Other bonds . . . . .	51,285.20
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 6,542.47 . . . . .	6,542.47
Leasehold Improvements . . . . .	166.57
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	3,554.05
TOTAL ASSETS . . . . .	2,210,318.12

LIABILITIES

Notes payable to banks . . . . .	1,381,370.39
Notes payable (other) . . . . .	32,725.19
Savings deposits . . . . .	49,013.78
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	1,063.00
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	1,714.13
Other Liabilities . . . . .	3,043.00
TOTAL LIABILITIES . . . . .	1,468,929.49

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	38,120.00
Other reserves on loans . . . . .	3,799.92
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	41,919.92

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	699,468.71
1. Common stock - total par value (No. shares authorized <u>10,000</u> ) . . . . .	200,000.00
(No. shares outstanding <u>10,000</u> ) . . . . .	
2. Surplus . . . . .	400,000.00
3. Undivided profits . . . . .	99,468.71
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	699,468.71
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	2,210,318.12

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, Charles E. Stockdale, and Francis R. Stockdale.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	121,862.63
Installment loans. . . . .	1,246,340.88
Notes discounted and/or purchased. . . . .	38,976.17
United States Government Obligations . . . . .	290,000.00
Other bonds. . . . .	30,000.00
Corporate stocks . . . . .	9,573.78
Bank Premises \$ _____; Furniture & Fixtures \$ <u>11,297.41</u> . . . . .	11,297.41
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned. . . . .	
Other Assets . . . . .	6,308.19
TOTAL ASSETS. . . . .	1,754,359.06

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	
Savings deposits . . . . .	565,133.23
Thrift-Investment Certificates . . . . .	941,247.07
Mortgages on real estate owned . . . . .	
Unearned interest and discounts. . . . .	13,369.12
Dealers' Reserves. . . . .	
Amounts set aside for interest, taxes, and other expenses. . . . .	1,049.84
Other Liabilities. . . . .	10,543.16
TOTAL LIABILITIES . . . . .	1,531,342.42

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	26,355.91
Other reserves on loans. . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES. . . . .	26,355.91

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	50,000.00
Equity capital, total (1 to 4 below) . . . . .	146,660.73
1. Common stock - total par value (No. shares authorized <u>3,000</u> ) . . . . .	75,000.00
(No. shares outstanding <u>3,000</u> ) . . . . .	
2. Surplus. . . . .	35,020.00
3. Undivided profits. . . . .	36,640.73
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS. . . . .	196,660.73
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. . . . .	1,754,359.06

AVCO CRAIG INDUSTRIAL BANK  
Craig  
Moffat County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Bertoni, Controller; Orrin L. Hagen, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	57,787.46
Installment loans . . . . .	1,406,068.02
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	35,876.91
Other bonds . . . . .	85,070.00
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,252.57</u> . . . . .	2,252.57
Leasehold Improvements . . . . .	40.21
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	2,256.55
<b>TOTAL ASSETS.</b> . . . .	<b>1,589,351.72</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	142,675.43
Savings deposits . . . . .	376,918.33
Thrift-Investment Certificates . . . . .	551,536.08
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	143,047.54
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	12,106.45
Other Liabilities . . . . .	8,535.87
<b>TOTAL LIABILITIES</b> . . . . .	<b>1,234,819.70</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	43,629.15
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES.</b> . . . .	<b>43,629.15</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	310,902.87
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 . . . . .	151,030.39
3. Undivided profits . . . . .	109,872.48
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS.</b> . . . .	<b>310,902.87</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.</b> . . . .	<b>1,589,351.72</b>

DELTA INDUSTRIAL BANK  
Delta  
Delta County

OFFICERS

Theodore D. Browne, Chairman of the Board; Larry J. Beck, President; Dean C. Coddington, Vice President; Eugene K. Ogier, Cashier and Secretary.

DIRECTORS

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

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	116,207.83
Installment loans . . . . .	779,186.44
Notes discounted and/or purchased . . . . .	29,552.07
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,038.68</u> . . . . .	3,038.68
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	14,658.36
<b>TOTAL ASSETS</b> . . . . .	<b>942,643.38</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	45,985.56
Thrift-Investment Certificates . . . . .	518,749.96
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	215,277.72
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	11,058.85
Other Liabilities . . . . .	293.17
<b>TOTAL LIABILITIES</b> . . . . .	<b>791,365.26</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	3,358.59
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> . . . . .	<b>3,358.59</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	147,919.53
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 . . . . .	20,000.00
3. Undivided profits . . . . .	27,919.53
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS</b> . . . . .	<b>147,919.53</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS</b> . . . . .	<b>942,643.38</b>

AVCO COLORADO INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Bertoni, Controller; Jeffrey A. Levine, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	469,357.88
Installment loans . . . . .	7,111,722.73
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	63,989.90
Other bonds . . . . .	221,498.00
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 16,674.91 . . . . .	16,674.91
Leasehold Improvements . . . . .	45,489.99
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	38,996.18
<b>TOTAL ASSETS . . . . .</b>	<b>7,967,729.59</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	3,383,281.15
Savings deposits . . . . .	741,965.58
Thrift-Investment Certificates . . . . .	1,671,385.64
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	849,369.71
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	76,873.47
Other Liabilities . . . . .	31,312.99
<b>TOTAL LIABILITIES . . . . .</b>	<b>6,754,188.54</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	220,343.85
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>220,343.85</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	993,197.20
1. Common stock - total par value (No. shares authorized <u>25M</u> ) . . . . .	300,000.00
(No. shares outstanding <u>15M</u> ) . . . . .	
2. Surplus . . . . .	320,233.41
3. Undivided profits . . . . .	372,963.79
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>993,197.20</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>7,967,729.59</b>

AVCO EAST DENVER INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Bertoni, Controller; Terry C. Bratton, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	12,419.12
Installment loans . . . . .	1,301,149.68
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	34,009.76
Other bonds . . . . .	22,111.83
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 3,536.96 . . . . .	3,536.96
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	29,723.38
TOTAL ASSETS . . . . .	1,402,950.73

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	489,897.42
Savings deposits . . . . .	155,783.62
Thrift-Investment Certificates . . . . .	260,309.97
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	108,393.17
Dealers' Reserves . . . . .	23.51
Amounts set aside for interest, taxes, and other expenses . . . . .	37,958.21
Other Liabilities . . . . .	8,524.16
TOTAL LIABILITIES . . . . .	1,060,890.06

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	41,707.02
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	41,707.02

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	300,353.65
1. Common stock - total par value (No. shares authorized 2M ) . . . . .	200,000.00
(No. shares outstanding 2M ) . . . . .	
2. Surplus . . . . .	36,023.47
3. Undivided profits . . . . .	64,330.18
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	300,353.65
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	1,402,950.73

AVCO INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer; Richard I. Bertoni, Controller; Ruth A. Sattler, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	15,043.07
Installment loans. . . . .	1,556,013.15
Notes discounted and/or purchased. . . . .	
United States Government Obligations . . . . .	9,737.91
Other bonds. . . . .	44,293.70
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>11,075.86</u> . . . . .	11,075.86
Leasehold Improvements . . . . .	4,175.23
Real estate owned other than bank premises . . . . .	
Automobiles Owned. . . . .	
Other Assets . . . . .	4,813.22
TOTAL ASSETS. . . . .	1,645,152.14

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	893,121.71
Savings deposits . . . . .	78,185.21
Thrift-Investment Certificates . . . . .	135,021.61
Mortgages on real estate owned . . . . .	
Unearned interest and discounts. . . . .	114,691.84
Dealers' Reserves. . . . .	
Amounts set aside for interest, taxes, and other expenses. . . . .	21,698.07
Other Liabilities. . . . .	6,738.57
TOTAL LIABILITIES . . . . .	1,249,457.01

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	49,962.77
Other reserves on loans. . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES. . . . .	49,962.77

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	345,732.36
1. Common stock - total par value (No. shares authorized <u>5M</u> ) (No. shares outstanding <u>5M</u> ) . . . . .	100,000.00
2. Surplus. . . . .	128,592.02
3. Undivided profits. . . . .	117,140.34
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS. . . . .	345,732.36
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. . . . .	1,645,152.14







CONTINENTAL INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Vice President; James W. Howse; Sr. Vice President; Stephen P. Killough, Vice President; Ruth L. Falbe, Assistant Vice President; Jackie Archuleta, Administrative Officer; John R. Coffey, Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler, and Terry L. DeLong.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	1,287,896.72
Installment loans . . . . .	
Notes discounted and/or purchased . . . . .	4,402,014.54
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 2,341.12 . . . . .	2,341.12
Leasehold Improvements . . . . .	80.72
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	18,954.04
<b>TOTAL ASSETS . . . . .</b>	<b>5,711,287.14</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	213,711.58
Savings deposits . . . . .	490,561.52
Thrift-Investment Certificates . . . . .	2,570,972.92
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	505,068.51
Dealers' Reserves . . . . .	338.22
Amounts set aside for interest, taxes, and other expenses . . . . .	362,761.25
Other Liabilities . . . . .	47,773.78
<b>TOTAL LIABILITIES . . . . .</b>	<b>4,191,187.78</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	148,952.88;
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>148,952.88</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	140,000.00
Equity capital, total (1 to 4 below) . . . . .	1,231,146.48
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 . . . . .	760,000.00
3. Undivided profits . . . . .	371,146.48
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>1,371,146.48</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>5,711,287.14</b>

DENVER CONTINENTAL INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Vice President; James W. Howse, Sr. Vice President; Stephen P. Killough, Vice President; Ruth L. Falbe, Assistant Vice President; Jackie Archuleta, Administrative Officer; Earnest W. Freeman, Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler, Terry L. DeLong.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	447,391.23
Installment loans . . . . .	
Notes discounted and/or purchased . . . . .	2,442,170.36
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ . . . . .; Furniture & Fixtures \$ <u>6,875.48</u> . . . . .	6,875.48
Leasehold Improvements . . . . .	3,500.69
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	7,835.09
TOTAL ASSETS . . . . .	2,907,772.85

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	373,679.74
Savings deposits . . . . .	589,689.61
Thrift-Investment Certificates . . . . .	743,411.05
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	285,040.69
Dealers' Reserves . . . . .	1,009.42
Amounts set aside for interest, taxes, and other expenses . . . . .	101,276.57
Other Liabilities . . . . .	41,589.38
TOTAL LIABILITIES . . . . .	2,135,696.46

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	60,147.80
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	60,147.80

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	85,000.00
Equity capital, total (1 to 4 below) . . . . .	626,928.59
1. Common stock - total par value (No. shares authorized <u>1,500</u> ) . . . . .	150,000.00
(No. shares outstanding <u>1,500</u> ) . . . . .	
2. Surplus . . . . .	15,000.00
3. Undivided profits . . . . .	461,928.59
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	711,928.59
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	2,907,772.85

DENVER SUNAMERICA INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

Milton Katz, President; H. N. Ullestad, Treasurer; James E. Wanner, Secretary; M. Mandel, Vice President; James F. Cline, Vice President; Douglas B. Wilson, Assistant Vice President; C. D. Archer, Assistant Vice President; Glenn W. Perkins, Vice President; Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Leonard A. Zych, Assistant Cashier; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, and James E. Wanner.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	9,645.41
Installment loans. . . . .	1,213,863.63
Notes discounted and/or purchased. . . . .	25,780.76
United States Government Obligations . . . . .	
Other bonds. . . . .	51,395.28
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,633.38</u> . . . . .	6,633.38
Leasehold Improvements . . . . .	526.71
Real estate owned other than bank premises . . . . .	8,071.25
Automobiles Owned. . . . .	
Other Assets . . . . .	4,055.07
TOTAL ASSETS. . . . .	1,319,971.49

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	486,644.49
Savings deposits . . . . .	65,356.93
Thrift-Investment Certificates . . . . .	81,683.47
Mortgages on real estate owned . . . . .	5,017.47
Unearned interest and discounts. . . . .	1,400.00
Dealers' Reserves. . . . .	
Amounts set aside for interest, taxes, and other expenses. . . . .	6,387.18
Other Liabilities. . . . .	13,654.00
TOTAL LIABILITIES . . . . .	660,143.54

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	62,292.00
Other reserves on loans. . . . .	(37,269.31)
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES. . . . .	25,022.69

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	634,805.26
1. Common stock - total par value (No. shares authorized <u>10,000</u> ) . . . . .	200,000.00
(No. shares outstanding <u>10,000</u> ) . . . . .	
2. Surplus. . . . .	400,000.00
3. Undivided profits. . . . .	34,805.26
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS. . . . .	634,805.26
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. . . . .	1,319,971.49



FINANCEAMERICA INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

E. F. Rabenold, President; J. T. Arnold, Vice President; J. M. Browne, Vice President; P. D. Balascki, Vice President; Curtis Britt, Vice President; W. R. Hobson, Vice President; C. J. Eby Secretary; L. G. Connors, Cashier.

DIRECTORS

E. F. Rabenold, J. M. Browne, W. J. Fenza, Jr., and M. N. Parks.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	397,287.39
Installment loans. . . . .	722,843.47
Notes discounted and/or purchased. . . . .	
United States Government Obligations . . . . .	
Other bonds. . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>88,864.78</u> . . . . .	88,864.78
Leasehold Improvements . . . . .	6,334.81
Real estate owned other than bank premises . . . . .	
Automobiles Owned. . . . .	
Other Assets . . . . .	1,380,177.97
TOTAL ASSETS. . . . .	2,595,508.42

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	
Savings deposits . . . . .	63,160.59
Thrift-Investment Certificates . . . . .	1,149,034.23
Mortgages on real estate owned . . . . .	
Unearned interest and discounts. . . . .	33,578.87
Dealers' Reserves. . . . .	
Amounts set aside for interest, taxes, and other expenses. . . . .	
Other Liabilities. . . . .	(49,672.54)
TOTAL LIABILITIES . . . . .	1,196,101.15

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	7,031.60
Other reserves on loans. . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES. . . . .	7,031.60

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	
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. . . . .	1,077,375.67
3. Undivided profits. . . . .	115,000.00
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS. . . . .	1,392,375.67
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. . . . .	2,595,508.42

FIRST AMERICAN INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

William W. Altman, Sr., Chairman of the Board; John L. Stramel, President; William W. Altman, Jr., Vice President; Richard B. Katz, Secretary.

DIRECTORS

Richard B. Katz, Clarence A. Wilson, William W. Altman, Sr., William W. Altman, Jr., and John L. Stramel.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	409,256.78
Installment loans. . . . .	2,193,692.26
Notes discounted and/or purchased. . . . .	183,199.03
United States Government Obligations . . . . .	328,896.30
Other bonds. . . . .	206,117.60
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>9,472.79</u> . . . . .	9,472.79
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	10,640.76
Automobiles Owned. . . . .	262.10
Other Assets . . . . .	20,500.62
TOTAL ASSETS. . . . .	3,362,038.24

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	
Savings deposits . . . . .	277,154.81
Thrift-Investment Certificates . . . . .	1,876,773.94
Mortgages on real estate owned . . . . .	8,289.29
Unearned interest and discounts. . . . .	487,123.89
Dealers' Reserves. . . . .	26,784.41
Amounts set aside for interest, taxes, and other expenses. . . . .	221,058.79
Other Liabilities. . . . .	
TOTAL LIABILITIES . . . . .	2,897,185.13

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	23,132.10
Other reserves on loans. . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES. . . . .	23,132.10

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	441,721.01
1. Common stock - total par value (No. shares authorized <u>31,900</u> ) . . . . .	319,000.00
(No. shares outstanding <u>31,900</u> ) . . . . .	
2. Surplus. . . . .	100,000.00
3. Undivided profits. . . . .	22,721.01
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS. . . . .	441,721.01
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. . . . .	3,362,038.24

FIRST CHERRY CREEK INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

Kenneth M. Wright, President; Stephen P. Grogan, Vice President;  
Barbara Grogan, Vice President.

DIRECTORS

Jack Dunne, Barbara Grogan, Stephen P. Grogan, and Kenneth M.  
Wright.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	204,704.14
Installment loans . . . . .	943,691.19
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ _____ . . . . .	8,475.54
Leasehold Improvements . . . . .	11,809.42
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	2,863.92
Other Assets . . . . .	46,973.27
TOTAL ASSETS . . . . .	1,218,517.48

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	191,649.36
Thrift-Investment Certificates . . . . .	708,951.32
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	47,381.12
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	19,845.18
Other Liabilities . . . . .	(11,920.72)
TOTAL LIABILITIES . . . . .	955,906.26

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	6,115.24
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	6,115.24

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	256,495.98
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	200,000.00
2. Surplus . . . . .	40,000.00
3. Undivided profits . . . . .	16,495.98
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	256,495.98
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	1,218,517.48



FIRST CONTINENTAL INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Vice President; James W. Howse, Sr. Vice President; Stephen P. Killough, Vice President; Ruth L. Falbe, Assistant Vice President; Jackie Archuleta, Administrative Officer; William Petey, Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler, and Terry DeLong.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	1,208,988.71
Installment loans . . . . .	2,837,797.50
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>5,207.35</u> . . . . .	5,207.35
Leasehold Improvements . . . . .	32,592.08
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	61,191.53
<b>TOTAL ASSETS</b> . . . . .	<b>4,145,777.17</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	69,469.08
Savings deposits . . . . .	476,919.37
Thrift-Investment Certificates . . . . .	2,213,467.81
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	420,481.95
Dealers' Reserves . . . . .	6,716.63
Amounts set aside for interest, taxes, and other expenses . . . . .	283,330.23
Other Liabilities . . . . .	46,127.21
<b>TOTAL LIABILITIES</b> . . . . .	<b>3,516,512.28</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	71,062.55
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> . . . . .	<b>71,062.55</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	15,000.00
Equity capital, total (1 to 4 below) . . . . .	543,202.34
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 . . . . .	308,202.34
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS</b> . . . . .	<b>558,202.34</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS</b> . . . . .	<b>4,145,777.17</b>

FOOTHILL INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

Jeffrey M. Cornish, President; John F. Nickoll, Vice President; D. Diane Klopfenstein, Vice President; William K. Soldan, Vice President; Robert S. Stevens, Assistant Vice President; Sylvia B. Finkel, Secretary; Gary L. Wehrle, Treasurer; William P. McOmie, Assistant Vice President.

DIRECTORS

Wayne D. Counts, Don L. Gevirtz, John F. Nickoll, Tennyson Grebenar, and Jeffrey M. Cornish.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	1,409,344.65
Installment loans . . . . .	4,966,214.36
Notes discounted and/or purchased . . . . .	109,210.65
United States Government Obligations . . . . .	289,677.10
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ _____ . . . . .	12,007.30
Leasehold Improvements . . . . .	562.08
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	2,206.75
Other Assets . . . . .	251,447.16
<b>TOTAL ASSETS . . . . .</b>	<b>7,040,670.05</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	796,143.49
Thrift-Investment Certificates . . . . .	3,280,772.16
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	428,209.37
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	280,396.84
Other Liabilities . . . . .	1,163.70
<b>TOTAL LIABILITIES . . . . .</b>	<b>4,786,685.56</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	121,976.72
Other reserves on loans . . . . .	1,274,438.51
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>1,396,415.23</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	857,569.26
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 . . . . .	157,569.26
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>857,569.26</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>7,040,670.05</b>

LEEMAN INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

Louise A. Leeman, President; Edward J. Leeman, Vice President;  
Rose Ann Honeyman, Secretary-Treasurer.

DIRECTORS

Louise A. Leeman, Edward J. Leeman, and Rose Ann Honeyman.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	370,201.55
Installment loans. . . . .	2,503,948.29
Notes discounted and/or purchased. . . . .	
United States Government Obligations . . . . .	
Other bonds. . . . .	7,000.00
Corporate stocks . . . . .	595,732.99
Bank Premises \$ <u>37,664.15</u> ; Furniture & Fixtures \$ <u>1,414.97</u> . . . . .	39,079.12
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	103,909.84
Automobiles Owned. . . . .	
Other Assets . . . . .	7,524.94
TOTAL ASSETS. . . . .	3,627,396.73

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	
Savings deposits . . . . .	267,596.70
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	
Unearned interest and discounts. . . . .	149,004.04
Dealers' Reserves. . . . .	
Amounts set aside for interest, taxes, and other expenses. . . . .	13,745.49
Other Liabilities. . . . .	5,699.91
TOTAL LIABILITIES . . . . .	436,046.14

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) . . . . .	3,188,729.37
1. Common stock - total par value (No. shares authorized <u>12,500</u> ) . . . . .	
(No. shares outstanding <u>11,500</u> ) . . . . .	250,000.00
2. Surplus. . . . .	1,500,000.00
3. Undivided profits. . . . .	1,438,729.37
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS. . . . .	3,188,729.37
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. . . . .	3,627,396.73

MERCHANTS INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

Gerald E. Donahue, President; Ronald G. Kientz, Vice President;  
Stephen P. Killough, Secretary; Donald C. Moen, Treasurer.

DIRECTORS

William T. McGowan, Gerald E. Donahue, and John R. Price.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	361,837.58
Installment loans . . . . .	7,663,472.86
Notes discounted and/or purchased . . . . .	505,824.92
United States Government Obligations . . . . .	
Other bonds . . . . .	308,019.16
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 17,354.53 . . . . .	17,354.53
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	21,889.05
TOTAL ASSETS . . . . .	8,878,398.10

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	962,500.00
Savings deposits . . . . .	1,192,231.85
Thrift-Investment Certificates . . . . .	2,623,364.07
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	1,573,882.11
Dealers' Reserves . . . . .	27,226.22
Amounts set aside for interest, taxes, and other expenses . . . . .	572,422.14
Other Liabilities . . . . .	306,118.98
TOTAL LIABILITIES . . . . .	7,257,745.37

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	61,269.73
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	61,269.73

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	1,559,383.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	100,000.00
2. Surplus . . . . .	900,000.00
3. Undivided profits . . . . .	559,383.00
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	1,559,383.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	8,878,398.10

METROPOLITAN INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

Victor Lederman, President; Gregory D. Martin, Vice President;  
Danni Lederman, Vice President; Nadyne Lederman, Secretary.

DIRECTORS

Victor Lederman, Gregory D. Martin, Danni Lederman, and Nadyne Lederman.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	1,564,133.16
Installment loans. . . . .	7,240,403.86
Notes discounted and/or purchased. . . . .	
United States Government Obligations . . . . .	
Other bonds. . . . .	185,239.60
Corporate stocks . . . . .	37,880.85
Bank Premises \$ <u>277,462.11</u> ; Furniture & Fixtures \$ <u>66,664.01</u> . . . . .	344,126.21
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	28,564.24
Automobiles Owned. . . . .	68,593.38
Other Assets . . . . .	105,093.20
TOTAL ASSETS. . . . .	9,574,034.50

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	
Savings deposits . . . . .	1,162,877.01
Thrift-Investment Certificates . . . . .	6,942,052.17
Mortgages on real estate owned . . . . .	
Unearned interest and discounts. . . . .	218,078.50
Dealers' Reserves. . . . .	20,756.81
Amounts set aside for interest, taxes, and other expenses. . . . .	130,886.40
Other Liabilities. . . . .	
TOTAL LIABILITIES . . . . .	8,474,650.89

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	70,000.00
Other reserves on loans. . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES. . . . .	70,000.00

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	1,029,383.61
1. Common stock - total par value (No. shares authorized <u>26,402</u> ) . . . . .	528,040.00
(No. shares outstanding <u>26,402</u> ) . . . . .	
2. Surplus. . . . .	322,080.01
3. Undivided profits. . . . .	179,263.60
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS. . . . .	1,029,383.61
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. . . . .	9,574,034.50

NORTH DENVER 1ST INDUSTRIAL BANK  
Denver  
Denver County

Richard A. Van Winkle, President; Joan K. Ivy, Vice President;  
B. Lynne Murray, Secretary; Ted E. Davis, Treasurer; Melba  
McKenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Richard A. Van Winkle, Clifford E. Katatlin,  
and Joan K. Ivy.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	75,824.51
Installment loans . . . . .	3,220,712.09
Notes discounted and/or purchased . . . . .	790,702.15
United States Government Obligations . . . . .	13,000.00
Other bonds . . . . Municipal Bonds . . . . .	224,091.80
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,850.67</u> . . . . .	2,850.67
Leasehold Improvements . . . . .	4,623.10
Real estate owned other than bank premises . . . . .	13,536.67
Automobiles Owned . . . . .	3,845.32
Other Assets . . . . .	21,794.10
<b>TOTAL ASSETS.</b> . . . .	<b>4,370,980.41</b>

LIABILITIES

Notes payable to banks . . . . .	1,799,000.00
Notes payable (other) . . . . .	
Savings deposits . . . . .	553,122.07
Thrift-Investment Certificates . . . . .	1,305,111.12
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	216,404.82
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	100,934.94
Other Liabilities . . . . .	( 3,986.42)
<b>TOTAL LIABILITIES</b> . . . . .	<b>3,970,586.53</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	60,566.83
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES.</b> . . . .	<b>60,566.83</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	339,827.05
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 . . . . .	50,000.00
3. Undivided profits . . . . .	89,827.05
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS.</b> . . . .	<b>339,827.05</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.</b> . . . .	<b>4,370,980.41</b>

PARK SUNAMERICA INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

Milton Katz, President; H. N. Ullestad, Treasurer; James E. Wanner, Secretary; M. Mandel, Vice President; James F. Cline, Vice President; Josephine Pronk, Assistant Vice President; C. D. Archer, Assistant Vice President; Glenn W. Perkins, Vice President; Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Leonard A. Zych, Assistant Cashier; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, and James E. Wanner.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	21,392.73
Installment loans. . . . .	1,915,935.44
Notes discounted and/or purchased. . . . .	90,626.08
United States Government Obligations . . . . .	
Other bonds. . . . .	50,223.17
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>13,407.27</u> . . . . .	13,407.27
Leasehold Improvements . . . . .	3,223.78
Real estate owned other than bank premises . . . . .	
Automobiles Owned. . . . .	
Other Assets . . . . .	13,444.81
<b>TOTAL ASSETS.</b> . . . .	<b>2,108,253.28</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	1,222,050.18
Savings deposits . . . . .	52,156.74
Thrift-Investment Certificates . . . . .	62,341.53
Mortgages on real estate owned . . . . .	
Unearned interest and discounts. . . . .	8,848.00
Dealers' Reserves. . . . .	
Amounts set aside for interest, taxes, and other expenses. . . . .	5,315.64
Other Liabilities. . . . .	7,889.00
<b>TOTAL LIABILITIES</b> . . . . .	<b>1,358,601.09</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	48,986.00
Other reserves on loans. . . . .	(10,614.89)
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES.</b> . . . .	<b>38,371.11</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	711,281.08
1. Common stock - total par value (No. shares authorized <u>10,000</u> ) . . . . .	200,000.00
(No. shares outstanding <u>10,000</u> ) . . . . .	
2. Surplus. . . . .	400,000.00
3. Undivided profits. . . . .	111,281.08
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS.</b> . . . .	<b>711,281.08</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.</b> . . . .	<b>2,108,253.28</b>

SECURITY INDUSTRIAL BANK  
Denver  
Denver County

OFFICERS

Stephen M. Friedrich, President; Thomas R. Slaughter, Vice President; S. Eugene Bartlett, Vice President; James M. Lappe, Vice President; Everett B. Best, Vice President.

DIRECTORS

Everett B. Best, James M. Lappe, and Thomas R. Slaughter.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	138,842.92
Installment loans . . . . .	3,870,485.18
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	250,416.00
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,043.25</u> . . . . .	6,043.25
Leasehold Improvements . . . . .	2,222.30
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	129,507.16
<b>TOTAL ASSETS . . . . .</b>	<b>4,397,516.81</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	10,066.29
Savings deposits . . . . .	411,585.58
Thrift-Investment Certificates . . . . .	978,368.46
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	1,096,615.58
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	28,148.23
Other Liabilities . . . . .	12,129.42
<b>TOTAL LIABILITIES . . . . .</b>	<b>2,536,913.56</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	35,221.00
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>35,221.00</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	1,825,382.25
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 . . . . .	1,325,382.25
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>1,825,382.25</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>4,397,516.81</b>



## SECURITY PACIFIC INDUSTRIAL BANK

Denver  
Denver CountyOFFICERSHugh S. Kennedy, President; David H. Pohl, Vice President & Secretary; Peter E. Lowe,  
Vice President & Treasurer; Warren D. Andren, Vice President & Controller.DIRECTORS

William F. Ford, Hugh S. Kennedy, David H. Pohl

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	23,588.76
Installment loans . . . . .	3,421,791.35
Notes discounted and/or purchased . . . . .	60,075.13
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,167.99</u> . . . . .	6,167.99
Leasehold Improvements . . . . .	1,482.48
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	106,647.44
TOTAL ASSETS . . . . .	3,619,753.15

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	1,290,540.62
Savings deposits . . . . .	34,361.55
Thrift-Investment Certificates . . . . .	39,252.34
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	1,219,182.91
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	638.29
Other Liabilities . . . . .	
TOTAL LIABILITIES . . . . .	2,583,975.71

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	64,525.63
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	64,525.63

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	971,251.81
1. Common stock - total par value (No. shares authorized <u>2,000</u> ) . . . . .	200,000.00
(No. shares outstanding <u>2,000</u> ) . . . . .	
2. Surplus . . . . .	550,000.00
3. Undivided profits . . . . .	221,251.81
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	971,251.81
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	3,619,753.15

TRI-STATE INDUSTRIAL BANK  
Denver  
Denver Colorado

OFFICERS

Richard C. Tucker, President; Noris A. Lusche, Executive Vice President; Donald A. Lancaster, Secretary Treasurer; A Robert Ewalt, Sr. Vice President; Tom Deter, Vice President; Cathy J. Ritter, Vice President; Roxanne Roehl, Vice President.

DIRECTORS

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

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	496,086.18
Installment loans . . . . .	8,925,722.26
Notes discounted and/or purchased . . . . .	623,496.59
United States Government Obligations . . . . .	1,290,000.00
Other bonds, Fed. Funds . . . . .	100,000.00
Corporate stocks . . . . .	5,160.00
Bank Premises \$ _____; Furniture & Fixtures \$ 58,353.71 . . . . .	58,353.71
Leasehold Improvements . . . . .	6,976.39
Real estate owned other than bank premises . . . . .	35,174.93
Automobiles Owned . . . . .	
Other Assets . . . . .	107,644.87
TOTAL ASSETS . . . . .	11,648,614.93

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	1,338,028.96
Thrift-Investment Certificates . . . . .	8,602,730.40
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	85,506.07
Dealers' Reserves . . . . .	56,745.95
Amounts set aside for interest, taxes, and other expenses . . . . .	252,909.80
Other Liabilities . . . . .	624.59
TOTAL LIABILITIES . . . . .	10,336,545.77

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	82,137.76
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	82,137.76

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	100,000.00
Equity capital, total (1 to 4 below) . . . . .	1,129,931.40
1. Common stock - total par value (No. shares authorized <u>6,000</u> ) . . . . .	600,000.00
(No. shares outstanding <u>6,000</u> ) . . . . .	
2. Surplus . . . . .	300,000.00
3. Undivided profits . . . . .	229,931.40
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	1,229,931.40
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	11,648,614.93



AVCO ENGLEWOOD INDUSTRIAL BANK  
Englewood  
Arapahoe County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President; Gary L. Fite, Vice President; Richard I. Bertoni, Controller; Jimmie D. Esa.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	23,330.91
Installment loans . . . . .	2,206,385.43
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	72,711.68
Other bonds . . . . .	25,157.00
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 19,024.29 . . . . .	19,024.29
Leasehold Improvements . . . . .	6,853.37
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	8,826.81
<b>TOTAL ASSETS . . . . .</b>	<b>2,362,289.49</b>

LIABILITIES

Notes payable to banks . . . . .	747,918.05
Notes payable (other) . . . . .	188,154.89
Savings deposits . . . . .	589,496.69
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	169,100.36
Unearned interest and discounts . . . . .	
Dealers' Reserves . . . . .	39,334.87
Amounts set aside for interest, taxes, and other expenses . . . . .	22,566.13
Other Liabilities . . . . .	1,756,570.99
<b>TOTAL LIABILITIES . . . . .</b>	<b>1,756,570.99</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	70,861.19
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>70,861.19</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	534,857.31
Equity capital, total (1 to 4 below) . . . . .	100,000.00
1. Common stock - total par value (No. shares authorized <u>10M</u> ) . . . . .	
(No. shares outstanding <u>10M</u> ) . . . . .	
2. Surplus . . . . .	134,187.99
3. Undivided profits . . . . .	300,669.32
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>534,857.31</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>2,362,289.49</b>

AVCO SOUTHEAST INDUSTRIAL BANK  
Englewood  
Arapahoe County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President; Gary L. Fite, Vice President; Richard I. Bertoni, Controller; Sarah J. Freeborn, Vice President.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, and Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	28,276.78
Installment loans . . . . .	1,126,809.58
Notes discounted and/or purchased . . . . .	149,986.12
United States Government Obligations . . . . .	3,932.68
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>8,391.43</u> . . . . .	8,391.43
Leasehold Improvements . . . . .	369.45
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	945.00
TOTAL ASSETS . . . . .	1,318,711.04

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	736,390.00
Savings deposits . . . . .	22,086.92
Thrift-Investment Certificates . . . . .	22,520.00
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	177,332.03
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	485.60
Other Liabilities . . . . .	1,222.20
TOTAL LIABILITIES . . . . .	960,036.75

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	37,362.12
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	37,362.12

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	321,312.17
1. Common stock - total par value (No. shares authorized <u>2M</u> ) . . . . .	200,000.00
(No. shares outstanding <u>2M</u> ) . . . . .	
2. Surplus . . . . .	100,000.00
3. Undivided profits . . . . .	21,312.17
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	321,312.17
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	1,318,711.04

GREENWOOD INDUSTRIAL BANK  
Englewood  
Arapahoe County

OFFICERS

James N. Lyons, President; Karen C. Andrews, Vice President.

DIRECTORS

James N. Lyons, Lee B. Burnett, and Karen C. Andrews.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	107,873.37
Installment loans. . . . .	389,282.38
Notes discounted and/or purchased. . . . .	251,208.85
United States Government Obligations . . . . .	
Other bonds. . . . .	75,000.00
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>1,154.51</u> . . . . .	1,154.51
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned. . . . .	
Other Assets . . . . .	22,124.23
TOTAL ASSETS. . . . .	846,643.34

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	
Savings deposits . . . . .	606,190.52
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	
Unearned interest and discounts. . . . .	104,826.02
Dealers' Reserves. . . . .	
Amounts set aside for interest, taxes, and other expenses. . . . .	1,644.98
Other Liabilities. . . . .	712,661.52
TOTAL LIABILITIES . . . . .	712,661.52

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) . . . . .	133,981.82
1. Common stock - total par value (No. shares authorized <u>1,000</u> ) . . . . .	100,000.00
(No. shares outstanding <u>1,000</u> ) . . . . .	
2. Surplus. . . . .	20,000.00
3. Undivided profits. . . . .	13,981.82
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS. . . . .	133,981.82
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. . . . .	846,643.34

LABOR FINANCE INDUSTRIAL BANK  
Englewood  
Arapahoe County

OFFICERS

John T. O'Connor, President & Treasurer; Kathleen R. Heinrich, Vice President & Secretary

DIRECTORS

Roger A. Graul, Kathleen R. Heinrich, Donald E. Leonard, Joan F. Leonard, John T. O'Connor

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	48,988.03
Installment loans . . . . .	
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	136,989.34
<b>TOTAL ASSETS . . . . .</b>	<b>185,977.37</b>

LIABILITIES

Notes payable to banks . . . . .	
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 . . . . .	
Other Liabilities . . . . .	3,272.84
<b>TOTAL LIABILITIES . . . . .</b>	<b>3,272.84</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	182,704.53
Equity capital, total (1 to 4 below) . . . . .	
1. Common stock - total par value (No. shares authorized _____ )	100,000.00
(No. shares outstanding _____ )	
2. Surplus . . . . .	30,000.00
3. Undivided profits . . . . .	52,704.53
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>182,704.53</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>185,977.37</b>

SOUTH CONTINENTAL INDUSTRIAL BANK  
Englewood  
Arapahoe County

OFFICERS

Gerald E. Donahue, Chairman; Terry DeLong, President; Marvin F. Rogers, Vice President; James W. Nowse, Senior Vice President & Treasurer; Stephen P. Killough, Vice President & Secretary; Ruth L. Falbe, Assistant Vice President & Assistant Secretary; Jackie Archuleta, Administrative Officer & Assistant Secretary; Robert J. McCabe, Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti, Larry B. Kesler, Terry L. DeLong.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	1,176,369.20
Installment loans. . . . .	
Notes discounted and/or purchased. . . . .	3,369,921.07
United States Government Obligations . . . . .	
Other bonds. . . . .	
Corporate stocks . . . . .	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>7,698.63</u> . . . . .	7,698.63
Leasehold Improvements . . . . .	2,363.97
Real estate owned other than bank premises . . . . .	
Automobiles Owned. . . . .	
Other Assets . . . . .	27,545.08
<b>TOTAL ASSETS.</b> . . . .	<b>4,583,897.95</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	185,447.13
Savings deposits . . . . .	356,730.05
Thrift-Investment Certificates . . . . .	2,408,355.64
Mortgages on real estate owned . . . . .	
Unearned interest and discounts. . . . .	499,480.53
Dealers' Reserves. . . . .	24,786.38
Amounts set aside for interest, taxes, and other expenses. . . . .	326,700.98
Other Liabilities. . . . .	28,338.09
<b>TOTAL LIABILITIES</b> . . . . .	<b>3,829,838.80</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	83,965.10
Other reserves on loans. . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES.</b> . . . .	<b>83,965.10</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	140,000.00
Equity capital, total (1 to 4 below) . . . . .	530,094.05
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. . . . .	210,000.00
3. Undivided profits. . . . .	220,094.05
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS.</b> . . . .	<b>670,094.05</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.</b> . . . .	<b>4,583,897.95</b>



ESTES PARK SAVINGS INDUSTRIAL BANK  
Estes Park  
Larimer County

OFFICERS

Stephen M. White, President-Treasurer; David G. Buck, Chairman of the Board-Secretary.

DIRECTORS

J. L. Baily, David G. Buck, Stephen M. White.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	463,368.36
Installment loans . . . . .	915,138.17
Notes discounted and/or purchased . . . . .	24,000.00
United States Government Obligations . . . . .	47,065.31
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ -0- ; Furniture & Fixtures \$ 6849.06 . . . . .	6,849.06
Leasehold Improvements . . . . .	5,188.96
Real estate owned other than bank premises . . . . .	6,487.20
Automobiles Owned . . . . .	
Other Assets . . . . .	46,601.88
<b>TOTAL ASSETS . . . . .</b>	<b>1,514,698.94</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	303,698.10
Thrift-Investment Certificates . . . . .	1,017,783.47
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	3,093.32
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	36,717.12
Other Liabilities . . . . .	119.00
<b>TOTAL LIABILITIES . . . . .</b>	<b>1,361,402.01</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	18,792.81
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>18,792.81</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	134,504.12
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	100,000.00
2. Surplus . . . . .	20,000.00
3. Undivided profits . . . . .	14,504.12
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>134,504.12</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>1,514,698.94</b>



AVCO FORT COLLINS INDUSTRIAL BANK  
Fort Collins  
Larimer County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President, Treasurer and Assistant Secretary; Richard I. Bertoni, Controller; William R. Campbell, Vice President and Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	41,118.69
Installment loans . . . . .	4,781,900.37
Notes discounted and/or purchased . . . . .	57.03
United States Government Obligations . . . . .	
Other bonds . . . . .	163,660.65
Corporate stocks . . . . .	
Bank Premises \$ . . . . .; Furniture & Fixtures \$ 3,558.71 . . . . .	3,558.71
Leasehold Improvements . . . . .	1,031.50
Real estate owned other than bank premises . (Foreclosure) . . . . .	54,726.99
Automobiles Owned . . . . .	
Other Assets . . . . .	10,567.58
<b>TOTAL ASSETS.</b> . . . .	<b>5,056,621.52</b>

LIABILITIES

Notes payable to banks . . . . .	2,137,342.38
Notes payable (other) . . . . .	406,100.78
Savings deposits . . . . .	918,556.92
Thrift-Investment Certificates . . . . .	31,631.50
Mortgages on real estate owned . (Foreclosure) . . . . .	530,215.67
Unearned interest and discounts . . . . .	
Dealers' Reserves . . . . .	21,262.52
Amounts set aside for interest, taxes, and other expenses . . . . .	16,384.67
Other Liabilities . . . . .	4,061,494.44
<b>TOTAL LIABILITIES</b> . . . . .	<b>4,061,494.44</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	145,980.43
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES.</b> . . . .	<b>145,980.43</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	849,146.65
Equity capital, total (1 to 4 below) . . . . .	60,000.00
1. Common stock - total par value (No. shares authorized <u>600</u> ) . . . . .	60,000.00
(No. shares outstanding <u>600</u> ) . . . . .	
2. Surplus . . . . .	241,793.39
3. Undivided profits . . . . .	547,353.26
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS.</b> . . . .	<b>849,146.65</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.</b> . . . .	<b>5,056,621.52</b>

CITICORP PERSON-TO-PERSON INDUSTRIAL BANK  
Fort Collins  
Larimer County

OFFICERS

Richard J. Lehmann, President; Richard A. Runco, Vice President; George Poland, Vice President and Secretary; Thomas W. Sisson, II, Cashier and Assistant Secretary; Stephen C. Lowry, Assistant Cashier.

DIRECTORS

Richard J. Lehmann, Peter A. Lefferts, George Poland

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	36,488.29
Installment loans . . . . .	7,874,296.21
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	145,621.21
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____ ; Furniture & Fixtures \$ 20,815.83 . . . . .	20,815.88
Leasehold Improvements . . . . .	6,069.63
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	63,435.30
TOTAL ASSETS . . . . .	8,146,726.52

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	6,219,497.04
Savings deposits . . . . .	449,707.27
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	168,203.96
Other Liabilities . . . . .	1,997.52
TOTAL LIABILITIES . . . . .	6,839,405.79

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	70,293.08
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	70,293.08

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	1,237,027.65
1. Common stock - total par value (No. shares authorized <u>2,000</u> ) . . . . .	200,000.00
(No. shares outstanding <u>2,000</u> ) . . . . .	
2. Surplus . . . . .	771,607.67
3. Undivided profits . . . . .	265,419.98
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	1,237,027.65
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	8,146,726.52

FORT COLLINS 1st INDUSTRIAL BANK  
Fort Collins  
Larimer County

OFFICERS

Robert J. Mawhinney, President; Richard A. VanWinkle, Vice President; Ted E. Davis, Treasurer; B. Lynne Murray, Secretary; Melba McKenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Clifford E. Katalin, Robert J. Mawhinney, Richard A. VanWinkle

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	124,856.86
Installment loans . . . . .	16,588,676.27
Notes discounted and/or purchased . . . . .	75,063.09
United States Government Obligations . . . . .	334,885.53
Other bonds . . . . .	9,999.24
Corporate stocks . . . . .	26,004.58
Bank Premises \$ _____; Furniture & Fixtures \$ 9,999.24 . . . . .	163,233.13
Leasehold Improvements . . . . .	3,981.00
Real estate owned other than bank premises . . . . .	28,386.52
Automobiles Owned . . . . .	17,355,086.22
Other Assets . . . . .	
TOTAL ASSETS . . . . .	17,355,086.22

LIABILITIES

Notes payable to banks . . . . .	11,491,000.00
Notes payable (other) . . . . .	1,580,497.43
Savings deposits . . . . .	1,795,590.06
Thrift-Investment Certificates . . . . .	1,548,508.81
Mortgages on real estate owned . . . . .	253,770.95
Unearned interest and discounts . . . . .	142.98
Dealers' Reserves . . . . .	16,670,510.23
Amounts set aside for interest, taxes, and other expenses . . . . .	
Other Liabilities . . . . .	
TOTAL LIABILITIES . . . . .	16,670,510.23

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	239,014.09
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	239,014.09

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	445,561.90
Equity capital, total (1 to 4 below) . . . . .	100,000.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	150,000.00
2. Surplus . . . . .	195,561.90
3. Undivided profits . . . . .	
4. Reserve for contingencies and other capital reserves . . . . .	445,561.90
TOTAL CAPITAL ACCOUNTS . . . . .	17,355,986.22
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	

FORT COLLINS SUNAMERICA INDUSTRIAL BANK  
Fort Collins  
Larimer County

OFFICERS

Milton Katz, President and Director; H. N. Ullestad, Treasurer, Cashier and Director; James E. Wanner, Secretary and Director; M. Mandel, Vice President; James F. Cline, Vice President; Rocci Bryan, Assistant Vice President; C. D. Archer, Assistant Vice President; Glenn W. Perkins, Vice President; Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Leonard A. Zych, Assistant Cashier and Assistant Treasurer; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, James E. Wanner

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	7,522.95
Installment loans . . . . .	1,400,157.58
Notes discounted and/or purchased . . . . .	80,050.41
United States Government Obligations . . . . .	25,155.70
Other bonds . . . . .	4,321.68
Corporate stocks . . . . .	4,321.68
Bank Premises \$ <u>None</u> ; Furniture & Fixtures \$ <u>4,321.68</u> . . . . .	4,321.68
Leasehold Improvements . . . . .	6,312.62
Real estate owned other than bank premises . . . . .	1,523,520.94
Automobiles Owned . . . . .	6,312.62
Other Assets . . . . .	1,523,520.94
TOTAL ASSETS . . . . .	1,523,520.94

LIABILITIES

Notes payable to banks . . . . .	759,472.00
Notes payable (other) . . . . .	25,415.92
Savings deposits . . . . .	27,165.43
Thrift-Investment Certificates . . . . .	12,590.00
Mortgages on real estate owned . . . . .	3,216.33
Unearned interest and discounts . . . . .	1,481.00
Dealers' Reserves . . . . .	829,340.68
Amounts set aside for interest, taxes, and other expenses . . . . .	829,340.68
Other Liabilities . . . . .	829,340.68
TOTAL LIABILITIES . . . . .	829,340.68

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	26,648.00
Other reserves on loans . . . . .	2,481.90
Reserves on securities . . . . .	29,129.90
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	29,129.90

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	665,050.36
Equity capital, total (1 to 4 below) . . . . .	250,000.00
1. Common stock - total par value (No. shares authorized <u>10,000</u> ) . . . . .	250,000.00
(No. shares outstanding <u>10,000</u> ) . . . . .	350,000.00
2. Surplus . . . . .	65,050.36
3. Undivided profits . . . . .	665,050.36
4. Reserve for contingencies and other capital reserves . . . . .	665,050.36
TOTAL CAPITAL ACCOUNTS . . . . .	1,523,520.94
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	1,523,520.94

MONROE INDUSTRIAL BANK  
Fort Collins  
Larimer County

OFFICERS

Beverly A. Mucha, President; Barbara J. Kechter, Cashier/Secretary; Terry A. Costa, Vice President; Margaret A. Heisler, Assistant Cashier; Jean A. Powers, Assistant Cashier; Margo A. Neuhauser, Assistant Secretary; Jodie L. Hanson, Assistant Cashier.

DIRECTORS

Beverly A. Mucha, Robert E. Maloney, Terry A. Costa.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	417,421.21
Installment loans. . . . .	1,849,130.97
Notes discounted and/or purchased. . . . .	
United States Government Obligations . . . . .	
Other bonds. . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>10,123.34</u> . . . . .	10,123.34
Leasehold Improvements . . . . .	13,497.53
Real estate owned other than bank premises . . . . .	26,293.22
Automobiles Owned. . . . .	
Other Assets . . . . .	92,444.09
TOTAL ASSETS. . . . .	2,408,910.36

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	
Savings deposits . . . . .	369,971.24
Thrift-Investment Certificates . . . . .	1,708,162.06
Mortgages on real estate owned . . . . .	
Unearned interest and discounts. . . . .	9,416.78
Dealers' Reserves. . . . .	
Amounts set aside for interest, taxes, and other expenses. . . . .	42,638.39
Other Liabilities. . . . .	3,321.56
TOTAL LIABILITIES . . . . .	2,133,510.03

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	6,180.98
Other reserves on loans. . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES. . . . .	6,180.98

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	269,219.35
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	200,000.00
2. Surplus. . . . .	40,000.00
3. Undivided profits. . . . .	29,219.35
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS. . . . .	269,219.35
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. . . . .	2,408,910.36





MORGAN INDUSTRIAL BANK  
Fort Morgan  
Morgan County

OFFICERS

John E. Elliff, President; W. H. Kinney, Ronald W. Meyer, James E. Elliff,  
Vice Presidents; K. Lawrence, Secretary.

DIRECTORS

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

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	168,302.69
Installment loans . . . . .	1,797,553.91
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	265,000.50
Other bonds . . . . .	
Corporate stocks . . . . .	5,240.00
Bank Premises \$ _____; Furniture & Fixtures \$ _____ . . . . .	12,620.63
Leasehold Improvements . . . . .	17,171.03
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	2,268.00
Other Assets . . . . .	172,905.88
TOTAL ASSETS . . . . .	2,441,062.64

LIABILITIES

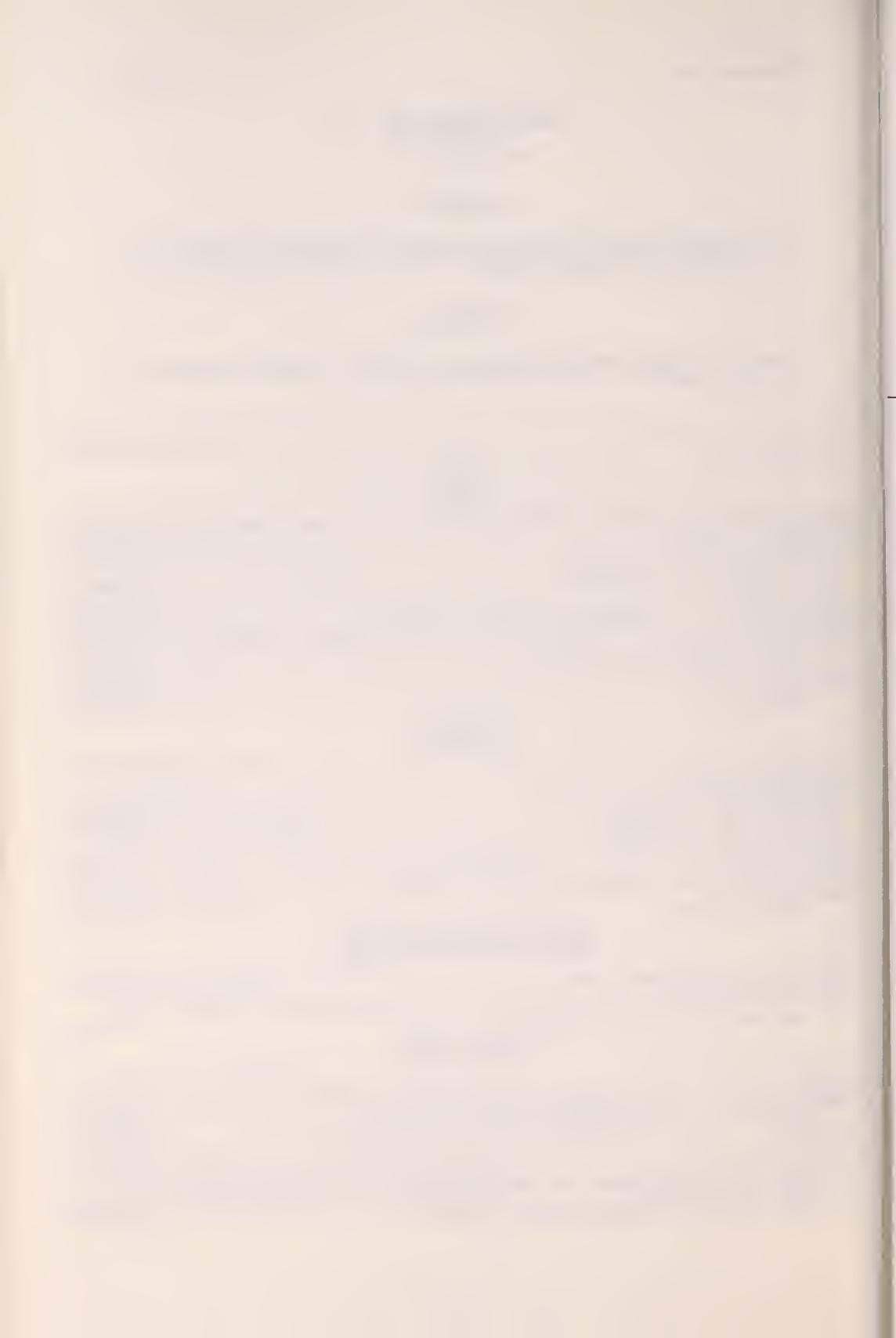
Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	517,719.79
Thrift-Investment Certificates . . . . .	1,576,850.51
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	60,915.63
Dealers' Reserves . . . . .	1,813.87
Amounts set aside for interest, taxes, and other expenses . . . . .	9,996.47
Other Liabilities . . . . .	7,890.96
TOTAL LIABILITIES . . . . .	2,175,187.25

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	17,889.93
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	17,889.93

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	247,985.46
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	150,000.00
2. Surplus . . . . .	50,000.00
3. Undivided profits . . . . .	47,985.46
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	247,985.46
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	2,441,062.64



GLENWOOD INDUSTRIAL BANK  
Glenwood Springs  
Garfield County

OFFICERS

John D. Vanderhoof, Chairman of the Board; Donald L. Vanderhoof, President;  
Frank W. Milner, Vice President and Secretary.

DIRECTORS

Frank W. Milner, Donald L. Vanderhoof, John D. Vanderhoof.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	95,680.24
Installment loans . . . . .	2,490,221.61
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	100,000.00
Other bonds . . . . .	90,000.00
Corporate stocks . . . . .	55,327.55
Bank Premises \$ _____; Furniture & Fixtures \$ <u>80,188.96</u> . . . . .	80,188.96
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	129,491.41
Automobiles Owned . . . . .	4,044.71
Other Assets . . . . .	314,922.23
TOTAL ASSETS . . . . .	3,359,876.71

LIABILITIES

Notes payable to banks . . . . .	100,000.00
Notes payable (other) . . . . .	
Savings deposits . . . . .	955,829.62
Thrift-Investment Certificates . . . . .	2,031,342.44
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	3,449.43
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	54,375.01
Other Liabilities . . . . .	14,347.73
TOTAL LIABILITIES . . . . .	3,159,344.23

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	28,574.60
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	28,574.60

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	171,957.88
1. Common stock - total par value (No. shares authorized <u>1,000</u> ) . . . . .	52,500.00
(No. shares outstanding <u>1,000</u> ) . . . . .	
2. Surplus . . . . .	97,500.00
3. Undivided profits . . . . .	21,957.88
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	171,957.88
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	3,359,876.71

KEYSTONE GARFIELD INDUSTRIAL BANK  
Glenwood Springs  
Garfield County

OFFICERS

David G. Buck, Chairman of the Board; Homer M. Hatcher, President

DIRECTORS

Thomas M. Kimble, David G. Buck, and Paul W. Shoemaker.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	596,435.34
Installment loans . . . . .	576,447.52
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	104,390.68
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>15,873.85</u> . . . . .	15,873.85
Leasehold Improvements . . . . .	665.85
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	86,829.13
<b>TOTAL ASSETS.</b> . . . .	<b>1,380,642.37</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	243,725.13
Thrift-Investment Certificates . . . . .	880,601.47
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	6,254.91
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	
Other Liabilities . . . . .	49,716.77
<b>TOTAL LIABILITIES</b> . . . . .	<b>1,180,298.28</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	11,831.84
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES.</b> . . . .	<b>11,831.84</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	188,962.25
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 . . . . .	50,000.00
3. Undivided profits . . . . .	38,962.25
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS.</b> . . . .	<b>188,962.25</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.</b> . . . .	<b>1,380,642.37</b>

WASHINGTON INDUSTRIAL BANK  
Golden  
Jefferson County

OFFICERS

Terry A. Costa, Vice President; Susann E. Roberts, President; Lea Pagelow, Cashier/Secretary; Robert E. Maloney, Executive Vice President; Vianne Routon, Assistant Vice President; Margaret A. Heisler, Assistant Cashier; Jean A. Powers, Assistant Cashier; Margo A. Neuhauser, Assistant Secretary; Jodie L. Hanson, Assistant Cashier.

DIRECTORS

Terry A. Costa, Susann E. Roberts, Robert E. Maloney, Ronald F. Weiszmann

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	544,585.09
Installment loans . . . . .	2,585,885.88
Notes discounted and/or purchased . . . . .	200,818.11
United States Government Obligations . . . . .	258,451.30
Other bonds . . . . .	
Corporate stocks . . . . .	135,360.00
Bank Premises \$ _____; Furniture & Fixtures \$ <u>21,804.27</u> . . . . .	21,894.27
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	112,280.16
Automobiles Owned . . . . .	
Other Assets . . . . .	129,498.65
<b>TOTAL ASSETS</b> . . . . .	<b>3,988,683.46</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	3,002.32
Savings deposits . . . . .	817,581.62
Thrift-Investment Certificates . . . . .	2,189,477.74
Mortgages on real estate owned . . . . .	32,694.86
Unearned interest and discounts . . . . .	30,579.93
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	73,283.88
Other Liabilities . . . . .	451.02
<b>TOTAL LIABILITIES</b> . . . . .	<b>3,147,071.37</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	36,442.72
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> . . . . .	<b>36,442.72</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	448,534.01
Equity capital, total (1 to 4 below) . . . . .	356,635.36
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 . . . . .	26,635.36
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS</b> . . . . .	<b>805,169.37</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS</b> . . . . .	<b>3,988,683.46</b>

AVCO GRAND JUNCTION INDUSTRIAL BANK  
Grand Junction  
Mesa County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, William J. Mylymok, Executive Vice Presidents; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President, Treasurer and Assistant Secretary; Richard I. Bertoni, Controller; Russell L. Balko, Vice President and Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	772,221.71
Installment loans . . . . .	4,631,062.85
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	388,044.30
Corporate stocks . . . . .	
Bank Premises \$ <u>131,589.56</u> ; Furniture & Fixtures \$ <u>27,443.70</u> . . . . .	159,033.26
Leasehold Improvements . . . . .	79,675.79
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	9,290.33
TOTAL ASSETS . . . . .	6,039,328.24

LIABILITIES

Notes payable to banks . . . . .	197,632.26
Notes payable (other) . . . . .	658,611.76
Savings deposits . . . . .	3,833,042.24
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	354,398.90
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	156,941.40
Other Liabilities . . . . .	53,821.65
TOTAL LIABILITIES . . . . .	5,254,448.21

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	148,148.62
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	148,148.62

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	636,731.41
Equity capital, total (1 to 4 below) . . . . .	100,000.00
1. Common stock - total par value (No. shares authorized <u>5m</u> ) (No. shares outstanding <u>5m</u> ) . . . . .	100,000.00
2. Surplus . . . . .	346,572.03
3. Undivided profits . . . . .	190,159.38
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	636,731.41
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	6,039,328.24

GRAND JUNCTION COMMERCIAL CREDIT INDUSTRIAL BANK  
Grand Junction  
Mesa County

OFFICERS

Robert W. Campbell, President; Stanley J. Brehmer, Vice President/Treasurer;  
Edwin B. Brown, Vice President/Secretary; Robert A. Hollingsworth, Willis G.  
Mills, Thomas J. Muldowney, Ed G. Quesenberry, Jr., Vice Presidents.

DIRECTORS

Robert B. Johnson, Joseph R. Patterson, E. Frank Salmons

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	37,488.26
Installment loans . . . . .	4,201,389.76
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	70,447.50
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ . . . . . ; Furniture & Fixtures \$ . . . . .	
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	205,610.04
<b>TOTAL ASSETS . . . . .</b>	<b>4,514,935.56</b>

LIABILITIES

Notes payable to banks . . . . .	3,379,833.94
Notes payable (other) . . . . .	67,190.95
Savings deposits . . . . .	409,139.40
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	27.88
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	8,602.87
Other Liabilities . . . . .	2,395.70
<b>TOTAL LIABILITIES . . . . .</b>	<b>3,867,190.74</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	86,177.95
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>86,177.95</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	561,566.87
Equity capital, total (1 to 4 below) . . . . .	
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 . . . . .	200,000.00
3. Undivided profits . . . . .	311,566.87
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>561,566.87</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>4,514,935.56</b>

FIRST GRAND JUNCTION INDUSTRIAL BANK  
Grand Junction  
Mesa County

OFFICERS

E.C.A. Forsberg, President; Tryon K. Huggins, Jr., Secretary and Cashier;  
Alex Soke, Joe P. Waley, Vice Presidents.

DIRECTORS

E.C.A. Forsberg, Tryon K. Huggins, Jr., Alex Soke.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	119,503.91
Installment loans. . . . .	701,430.37
Notes discounted and/or purchased. . . . .	125,000.00
United States Government Obligations . . . . .	74,142.50
Other bonds. . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>13,466.93</u> . . . . .	13,466.93
Leasehold Improvements . . . . .	29,846.03
Real estate owned other than bank premises . . . . .	
Automobiles Owned. . . . .	6,355.00
Other Assets . . . . .	1,069,744.74
<b>TOTAL ASSETS.</b> . . . .	<b>1,069,744.74</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	
Savings deposits . . . . .	197,054.18
Thrift-Investment Certificates . . . . .	309,675.00
Mortgages on real estate owned . . . . .	
Unearned interest and discounts. . . . .	241,564.18
Dealers' Reserves. . . . .	
Amounts set aside for interest, taxes, and other expenses. . . . .	2,199.84
Other Liabilities. . . . .	3,551.53
<b>TOTAL LIABILITIES</b> . . . . .	<b>754,044.73</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	14,705.74
Other reserves on loans. . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES.</b> . . . .	<b>14,705.74</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	300,994.27
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. . . . .	65,000.00
3. Undivided profits. . . . .	35,994.27
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS.</b> . . . .	<b>300,994.27</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.</b> . . . .	<b>1,069,744.74</b>





FIRSTMARK INDUSTRIAL BANK  
Greeley  
Weld County

OFFICERS

Garland E. Barr, President and Chairman of Board; Leonard Roch-  
warger, Vice President; Robert E. Ferriter, Secretary/Treasurer;  
Timothy W. Gahimer, Assistant Secretary.

DIRECTORS

Garland E. Barr, Robert E. Ferriter, Dwight P.B. Brigham

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	526,701.64
Installment loans . . . . .	145,629.06
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	244,464.10
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,566.09</u> . . . . .	3,566.09
Leasehold Improvements . . . . .	14,502.40
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	67,038.65
<b>TOTAL ASSETS</b> . . . . .	<b>1,001,901.94</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	84,356.83
Thrift-Investment Certificates . . . . .	618,827.51
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	11,186.34
Other Liabilities . . . . .	
<b>TOTAL LIABILITIES</b> . . . . .	<b>714,370.68</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	2,912.58
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> . . . . .	<b>2,912.58</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	284,618.68
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> ) . . . . .	
2. Surplus . . . . .	40,000.00
3. Undivided profits . . . . .	44,618.68
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS</b> . . . . .	<b>284,618.68</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS</b> . . . . .	<b>1,001,901.94</b>

GREELEY INDUSTRIAL BANK  
Greeley  
Weld County

OFFICERS

Rolland M. Wolfe, President; Warner Cunningham, Marvin I. Naiman, Vice Presidents; Melvin Dinner, Treasurer; Walter Slatkin, Secretary.

DIRECTORS

Warner Cunningham, Marvin Naiman, Melvin Dinner, Walter Slatkin

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	331,747.98
Installment loans . . . . .	3,717,447.43
Notes discounted and/or purchased . . . . .	650,026.86
United States Government Obligations . . . . .	99,843.05
Other bonds . . . . .	198,506.31
Corporate stocks . . . . .	2,700.00
Bank Premises \$ _____; Furniture & Fixtures \$ <u>12,511.81</u> . . . . .	12,511.81
Leasehold Improvements . . . . .	11,874.25
Real estate owned other than bank premises . . . . .	232,735.31
Automobiles Owned . . . . .	8,462.40
Other Assets . . . . .	825,216.50
<b>TOTAL ASSETS</b> . . . . .	<b>6,091,071.90</b>

LIABILITIES

Notes payable to banks . . . . .	101,863.86
Notes payable (other) . . . . .	1,096,921.06
Savings deposits . . . . .	4,015,806.91
Thrift-Investment Certificates . . . . .	158,503.73
Mortgages on real estate owned . . . . .	83,028.71
Unearned interest and discounts . . . . .	43,201.75
Dealers' Reserves . . . . .	5,499,326.02
Amounts set aside for interest, taxes, and other expenses . . . . .	43,201.75
Other Liabilities . . . . .	43,201.75
<b>TOTAL LIABILITIES</b> . . . . .	<b>5,499,326.02</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	43,941.00
Other reserves on loans . . . . .	43,941.00
Reserves on securities . . . . .	43,941.00
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> . . . . .	<b>43,941.00</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	547,804.88
Equity capital, total (1 to 4 below) . . . . .	150,000.00
1. Common stock - total par value (No. shares authorized <u>7,500</u> ) (No. shares outstanding <u>7,500</u> ) . . . . .	150,000.00
2. Surplus . . . . .	100,000.00
3. Undivided profits . . . . .	297,804.88
4. Reserve for contingencies and other capital reserves . . . . .	547,804.88
<b>TOTAL CAPITAL ACCOUNTS</b> . . . . .	<b>547,804.88</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS</b> . . . . .	<b>6,091,071.90</b>

GRIELEY SUIAMERICA INDUSTRIAL BANK  
Greeley  
Weld County

OFFICERS

Milton Katz, President and Director; H. N. Ullestad, Treasurer, Cashier and Director; James E. Wanner, Secretary and Director; M. Mandel, James F. Cline, Vice Presidents; Michael Arisman, Assistant Vice President; C. D. Archer, Assistant Vice President; Glenn W. Perkins, Vice President; Robert J. Kapitan, Yolanda A. Liotta, Assistant Secretaries; Leonard A. Zych, Assistant Cashier and Assistant Treasurer; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, James E. Wanner

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	4,728.11
Installment loans . . . . .	889,904.18
Notes discounted and/or purchased . . . . .	32,194.19
United States Government Obligations . . . . .	
Other bonds . . . . .	25,155.70
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,690.68</u> . . . . .	2,690.68
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	9,365.62
<b>TOTAL ASSETS . . . . .</b>	<b>964,038.48</b>

LIABILITIES

Notes payable to banks . . . . .	262,877.51
Notes payable (other) . . . . .	10,601.68
Savings deposits . . . . .	3,156.07
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	6,263.00
Unearned interest and discounts . . . . .	
Dealers' Reserves . . . . .	2,959.97
Amounts set aside for interest, taxes, and other expenses . . . . .	8,762.00
Other Liabilities . . . . .	
<b>TOTAL LIABILITIES . . . . .</b>	<b>294,620.23</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	25,038.00
Other reserves on loans . . . . .	(6,220.88)
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>18,817.12</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	650,601.13
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 . . . . .	350,000.00
3. Undivided profits . . . . .	50,601.13
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>650,601.13</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>964,038.48</b>

WELD COUNTY INDUSTRIAL BANK  
Greeley  
Weld County

OFFICERS

Alvin E. Miller, President; Mahlon E. Blagg, Vice President; Steve F. Fafoutis, Assistant Vice President.

DIRECTORS

Walter A. Bergendahl, David G. Buck, Alvin E. Miller

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	195,300.45
Installment loans . . . . .	3,480,884.02
Notes discounted and/or purchased . . . . .	602,414.89
United States Government Obligations . . . . .	409,531.52
Other bonds . . . . .	170,385.66
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>1,672.23</u> . . . . .	1,672.23
Leasehold Improvements . . . . .	2,287.94
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	21,282.84
<b>TOTAL ASSETS</b> . . . . .	<b>4,883,759.55</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	750,000.00
Savings deposits . . . . .	482,156.45
Thrift-Investment Certificates . . . . .	2,667,518.54
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	601,678.00
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	85,953.35
Other Liabilities . . . . .	
<b>TOTAL LIABILITIES</b> . . . . .	<b>4,587,306.34</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	68,770.88
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> . . . . .	<b>68,770.88</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	227,682.33
Equity capital, total (1 to 4 below) . . . . .	100,000.00
1. Common stock - total par value (No. shares authorized <u>5,000</u> ) (No. shares outstanding <u>5,000</u> ) . . . . .	100,000.00
2. Surplus . . . . .	100,000.00
3. Undivided profits . . . . .	27,682.33
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS</b> . . . . .	<b>227,682.33</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS</b> . . . . .	<b>4,883,759.55</b>

GUNNISON INDUSTRIAL BANK  
Gunnison  
Gunnison County

OFFICERS

Theodore D. Browne, President; Linda Cole, Larry J. Beck, Dean C. Coddington, Vice Presidents; Eugene K. Ogier, Cashier and Secretary; Susan B. Blakely, Office Manager.

DIRECTORS

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

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	201,543.49
Installment loans . . . . .	456,226.64
Notes discounted and/or purchased . . . . .	13,253.47
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,774.64</u> . . . . .	3,774.64
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	22,207.48
TOTAL ASSETS . . . . .	697,005.72

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	208,103.05
Thrift-Investment Certificates . . . . .	330,622.01
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	4,131.73
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	11,254.49
Other Liabilities . . . . .	461.64
TOTAL LIABILITIES . . . . .	554,572.92

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	500.00
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	500.00

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	141,932.80
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 . . . . .	20,000.00
3. Undivided profits . . . . .	21,932.80
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	141,932.80
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	697,005.72



ARK VALLEY INDUSTRIAL BANK  
La Junta  
Otero County

OFFICERS

John G. Mullins, President; Thomas J. Miller, Vice President; Tedi I. Hill, Secretary-Treasurer.

DIRECTORS

George A. Hill, Leo A. Kipper, Thomas J. Miller, John G. Mullins,  
Howard E. Stutzman

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	452,260.72
Installment loans . . . . .	3,004,970.16
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	185,023.12
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	52,117.10
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	67,345.09
<b>TOTAL ASSETS.</b> . . . .	<b>3,761,716.29</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	768,097.78
Thrift-Investment Certificates . . . . .	2,481,528.36
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	161,415.94
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	18,534.33
Other Liabilities . . . . .	40,460.26
<b>TOTAL LIABILITIES</b> . . . . .	<b>3,470,036.67</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	50,126.74
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES.</b> . . . .	<b>50,126.74</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	241,552.88
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 . . . . .	100,000.00
3. Undivided profits . . . . .	41,552.88
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS.</b> . . . .	<b>241,552.88</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.</b> . . . .	<b>3,761,716.29</b>



AVCO LAKEWOOD INDUSTRIAL BANK  
Lakewood  
Jefferson County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, William J. Mylymok, Executive Vice Presidents; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President, Treasurer and Assistant Secretary; Richard L. Bertoni, Controller; Thomas E. Rutter, Vice President and Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Steve W. Trosko

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	46,882.15
Installment loans . . . . .	2,166,655.68
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	33,086.06
Other bonds . . . . .	151,730.66
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 13,513.82 . . . . .	13,513.82
Leasehold Improvements . . . . .	18,712.03
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	12,586.93
<b>TOTAL ASSETS . . . . .</b>	<b>2,443,167.33</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	1,190,684.58
Thrift-Investment Certificates . . . . .	334,654.30
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	170,657.45
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	15,641.64
Other Liabilities . . . . .	12,622.31
<b>TOTAL LIABILITIES . . . . .</b>	<b>1,724,260.28</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	69,304.00
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>69,304.00</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	649,603.05
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	100,000.00
2. Surplus . . . . .	158,173.97
3. Undivided profits . . . . .	391,429.08
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>649,603.05</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>2,443,167.33</b>

BENEFICIAL INDUSTRIAL BANK  
Lakewood  
Jefferson County

OFFICERS

Forrest B. Kinney, President; Ferande Bennett, Vice President and Treasurer; Elizabeth A. Dawson, Vice President and Secretary; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Treasurer and Vice President; Deborah E. Tuxward, Assistant Secretary and Vice President.

DIRECTORS

Forrest N. Kinney, Ferande Bennett, Elizabeth A. Dawson, Thomas M. Simmons

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	253.07
Installment loans . . . . .	1,071,688.17
Notes discounted and/or purchased . . . . .	48,022.41
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ _____ . . . . .	6,450.93
Leasehold Improvements . . . . .	2,654.01
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	497.00
Other Assets . . . . .	
TOTAL ASSETS . . . . .	1,129,565.59

LIABILITIES

Notes payable to banks . . . . .	459,518.70
Notes payable (other) . . . . .	
Savings deposits . . . . .	
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	50,618.29
Unearned interest and discounts . . . . .	2,209.17
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	3,533.08
Other Liabilities . . . . .	
TOTAL LIABILITIES . . . . .	515,879.24

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	101,796.42
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	101,796.42

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	511,889.93
1. Common stock - total par value (No. shares authorized <u>1,000</u> ) . . . . .	100,000.00
(No. shares outstanding <u>1,000</u> ) . . . . .	
2. Surplus . . . . .	400,000.00
3. Undivided profits . . . . .	11,889.93
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	511,889.93
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	1,129,565.59



LAKEWOOD BENEFICIAL INDUSTRIAL BANK  
Lakewood  
Jefferson County

OFFICERS

Forrest B. Kinney, President; Weldon L. Snider, Vice President; Fernande Bennett, Vice President and Treasurer; Elizabeth A. Dawson, Vice President and Secretary; Avery L. Freeman, Vice President and Manager; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Vice President and Assistant Treasurer; Deborah E. Tuxward, Assistant Vice President and Assistant Secretary.

DIRECTORS

Forrest B. Kinney, Thomas M. Simmons, Fernande Bennett, Elizabeth A. Dawson

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	45,004.64
Installment loans . . . . .	1,154,034.13
Notes discounted and/or purchased . . . . .	247,989.46
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ . . . . .; Furniture & Fixtures \$ 16,553.75 . . . . .	16,558.75
Leasehold Improvements . . . . .	374.57
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	18,203.91
TOTAL ASSETS . . . . .	1,482,165.46

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	429,292.82
Savings deposits . . . . .	39,630.34
Thrift-Investment Certificates . . . . .	16,994.94
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	343,597.00
Dealers' Reserves . . . . .	17,257.72
Amounts set aside for interest, taxes, and other expenses . . . . .	9,282.01
Other Liabilities . . . . .	4,172.93
TOTAL LIABILITIES . . . . .	860,227.76

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	51,017.27
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	51,017.27

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	570,920.43
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	200,000.00
2. Surplus . . . . .	360,000.00
3. Undivided profits . . . . .	70,920.43
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	570,920.43
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	1,482,165.46

LAKEWOOD 1st INDUSTRIAL BANK  
Lakewood  
Jefferson County

OFFICERS

Richard A. VanWinkle, President; Harley L. Abshire, Vice President;  
B. Lynne Murray, Secretary; Ted Davis, Treasurer; M. McKenzie,  
Assistant Secretary.

DIRECTORS

Harley A. Abshire, W. Harold Dobson, Clifford E. Katalin, Richard  
A. VanWinkle

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	57,180.67
Installment loans . . . . .	4,201,731.97
Notes discounted and/or purchased . . . . .	489,348.00
United States Government Obligations . . . . .	
Other bonds . . Municipal Securities . . . . .	481,372.33
Corporate stocks . . . . .	
Bank Premises \$ . . . . . ; Furniture & Fixtures \$ 3,338.55 . . . . .	3,338.55
Leasehold Improvements . . . . .	8,976.23
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	2,595.86
Other Assets . . . . .	239,495.00
<b>TOTAL ASSETS . . . . .</b>	<b>5,484,038.61</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . Advances From Affiliates . . . . .	3,086,700.00
Savings deposits . . . . .	973,727.71
Thrift-Investment Certificates . . . . .	927,177.75
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	62,565.78
Dealers' Reserves . . . . .	640.00
Amounts set aside for interest, taxes, and other expenses . . . . .	72,551.22
Other Liabilities . . . . .	(16,271.80)
<b>TOTAL LIABILITIES . . . . .</b>	<b>5,107,090.66</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	73,895.93
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>73,895.93</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	303,052.02
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 . . . . .	50,000.00
3. Undivided profits . . . . .	53,052.02
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>303,052.02</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>5,484,038.61</b>

SUMMIT INDUSTRIAL BANK  
Lakewood  
Jefferson County

OFFICERS

Michael C. Casey, President; Chester A. Leiser, Vice President;  
Jules Green, Secretary and Cashier.

DIRECTORS

Jules Gree., Chester A. Leiser, Warren A. White

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	425,841.59
Installment loans . . . . .	857,565.16
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 8,449.86 . . . . .	8,449.86
Leasehold Improvements . . . . .	8,814.57
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	73,854.67
TOTAL ASSETS . . . . .	1,374,525.85

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	472,945.11
Thrift-Investment Certificates . . . . .	601,471.92
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	11,685.36
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	1,820.46
Other Liabilities . . . . .	
TOTAL LIABILITIES . . . . .	1,087,922.85

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	5,089.21
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	5,089.21

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	281,513.79
Equity capital, total (1 to 4 below) . . . . .	201,000.00
1. Common stock - total par value (No. shares authorized <u>2,010</u> ) . . . . .	201,000.00
(No. shares outstanding <u>2,010</u> ) . . . . .	
2. Surplus . . . . .	50,000.00
3. Undivided profits . . . . .	30,513.79
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	281,513.79
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	1,374,525.85

LAMAR INDUSTRIAL BANK  
Lamar  
Prowers County

OFFICERS

David G. Buck, Vice President and Chairman of the Board; F. Merlin Rife, President and Treasurer; Margaret H. May, Assistant Vice President and Secretary; C. L. Lehnard, Assistant Secretary.

DIRECTORS

David G. Buck, Joseph H. Garbacz, F. Merlin Rife

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	180,963.83
Installment loans . . . . .	1,381,357.73
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	100,000.00
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 5,568.61 . . . . .	5,568.61
Leasehold Improvements . . . . .	1,790.71
Real estate owned other than bank premises . . . . .	8,648.45
Automobiles Owned . . . . .	
Other Assets . . . . .	32,934.33
TOTAL ASSETS . . . . .	1,711,263.66

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	50,000.00
Savings deposits . . . . .	289,468.45
Thrift-Investment Certificates . . . . .	965,492.33
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	160,585.13
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	27,049.69
Other Liabilities . . . . .	27,089.61
TOTAL LIABILITIES . . . . .	1,519,685.21

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	23,370.07
Other reserves on loans . . . . .	1,064.00
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	24,434.07

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	167,144.38
1. Common stock - total par value (No. shares authorized <u>1,000</u> ) . . . . .	100,000.00
(No. shares outstanding <u>1,000</u> ) . . . . .	
2. Surplus . . . . .	50,000.00
3. Undivided profits . . . . .	17,144.38
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	167,144.38
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	1,711,263.66

MID-CONTINENT INDUSTRIAL BANK  
Leadville  
Lake County

OFFICERS

Howard L. Hill, President/Chairman of Board; Kathryn A. Ames,  
Secretary/Treasurer/Cashier.

DIRECTORS

Timothy H. Berry, Donald E. Ferrie, Howard L. Hill, Kenneth L. Leighton,  
Leslie L. Parlin, Patrick M. Wadsworth

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	144,464.72
Installment loans . . . . .	1,082,195.72
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 9,951.11 . . . . .	9,951.11
Leasehold Improvements . . . . .	4,114.04
Real estate owned other than bank premises . . . . .	25,188.17
Automobiles Owned . . . . .	
Other Assets . . . . .	26,065.89
<b>TOTAL ASSETS . . . . .</b>	<b>1,291,979.65</b>

LIABILITIES

Notes payable to banks . . . . .	140,000.00
Notes payable (other) . . . . .	
Savings deposits . . . . .	211,377.99
Thrift-Investment Certificates . . . . .	620,915.13
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	110,657.45
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	35,019.10
Other Liabilities . . . . .	5,129.23
<b>TOTAL LIABILITIES . . . . .</b>	<b>1,123,098.90</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	11,658.46
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>11,658.46</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	157,222.29
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> ) . . . . .	40,000.00
2. Surplus . . . . .	17,222.29
3. Undivided profits . . . . .	
4. Reserve for contingencies and other capital reserves . . . . .	157,222.29
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>157,222.29</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>1,291,979.65</b>



LIMON INDUSTRIAL BANK  
Limon  
Lincoln County

OFFICERS

Lance L. Bohall, President; Herman E. Pearson, Vice President; Gary B. Bohall, Secretary; Jack J. Bohall, Treasurer.

DIRECTORS

Gary B. Bohall, Jack J. Bohall, Lance L. Bohall, Raymond Orr, Herman E. Pearson, Sharen K. Walker

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	5,955.39
Installment loans . . . . .	118,184.36
Notes discounted and/or purchased . . . . .	106,340.94
United States Government Obligations . . . . .	39,312.50
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>13,577.70</u> . . . . .	13,577.70
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	81,503.74
<b>TOTAL ASSETS . . . . .</b>	<b>364,874.63</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	44,850.75
Savings deposits . . . . .	166,411.19
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	668.28
Other Liabilities . . . . .	1,810.52
<b>TOTAL LIABILITIES . . . . .</b>	<b>213,740.74</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .		151,133.89
Equity capital, total (1 to 4 below) . . . . .		
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 . . . . .		26,133.89
4. Reserve for contingencies and other capital reserves . . . . .		
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>		<b>151,133.89</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>		<b>364,874.63</b>

CITIZENS INDUSTRIAL BANK  
Littleton  
Arapahoe County

OFFICERS

Keith H. Miles, President; Bruno Elari, Senior Vice President; Paul L. Crawford, Vice President; T. C. McCamey, Secretary; Tim Dalrymple, Assistant Secretary.

DIRECTORS

Roger L. Breezley, Edmund P. Jensen, Keith H. Miles

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	68,455.20
Installment loans . . . . .	860,317.55
Notes discounted and/or purchased . . . . .	182,935.91
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ . . . . .; Furniture & Fixtures \$ <u>24,548.28</u> . . . . .	24,548.28
Leasehold Improvements . . . . .	8,691.56
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	41,137.56
<b>TOTAL ASSETS . . . . .</b>	<b>1,186,086.06</b>

LIABILITIES

Notes payable to banks . . . . .	423,000.00
Notes payable (other) . . . . .	
Savings deposits . . . . .	35,882.80
Thrift-Investment Certificates . . . . .	86,066.97
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	57,704.94
Dealers' Reserves . . . . .	1,008.84
Amounts set aside for interest, taxes, and other expenses . . . . .	6,056.35
Other Liabilities . . . . .	-(32.24)
<b>TOTAL LIABILITIES . . . . .</b>	<b>609,687.66</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	11,697.42
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>11,697.42</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	564,700.98
Equity capital, total (1 to 4 below) . . . . .	385,000.00
1. Common stock - total par value (No. shares authorized <u>38,500</u> ) (No. shares outstanding <u>35,500</u> ) . . . . .	385,000.00
2. Surplus . . . . .	77,000.00
3. Undivided profits . . . . .	102,700.98
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>564,700.98</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>1,186,086.06</b>

LITTLETON 1st INDUSTRIAL BANK  
Littleton  
Arapahoe County

OFFICERS

Richard A. Van Winkle, President; Mike Hogge, Vice President; B. Lynne Murray, Secretary; Ted Davis, Treasurer; Melba McKinzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Mike Hogge, Clifford E. Katalin, Richard A. Van Winkle

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	354,102.25
Installment loans . . . . .	6,521,324.47
Notes discounted and/or purchased . . . . .	3,085,984.61
United States Government Obligations . . . . .	144,116.47
Other bonds . . . . .	516,580.04
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 6,036.47 . . . . .	6,036.47
Leasehold Improvements . . . . .	4,269.43
Real estate owned other than bank premises . . . . .	135,921.90
Automobiles Owned . . . . .	1,973.58
Other Assets . . . . .	68,112.33
<b>TOTAL ASSETS . . . . .</b>	<b>10,838,421.55</b>

LIABILITIES

Notes payable to banks . . . . .	3,964,000.00
Notes payable (other) . . . . .	
Savings deposits . . . . .	1,500,012.14
Thrift-Investment Certificates . . . . .	3,951,395.06
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	394,594.93
Dealers' Reserves . . . . .	7,402.86
Amounts set aside for interest, taxes, and other expenses . . . . .	313,824.41
Other Liabilities . . . . .	2,531.28
<b>TOTAL LIABILITIES . . . . .</b>	<b>10,133,760.68</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	99,764.12
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>99,764.12</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	604,896.75
1. Common stock - total par value (No. shares authorized <u>1,500</u> ) . . . . .	150,000.00
(No. shares outstanding <u>1,500</u> ) . . . . .	
2. Surplus . . . . .	200,000.00
3. Undivided profits . . . . .	254,896.75
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>604,896.75</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>10,838,421.55</b>

MADISON INDUSTRIAL BANK  
Littleton  
Jefferson County

OFFICERS

Robert E. Maloney, President; Vianne H. Routon, Executive Vice President;  
Marilyn E. Jones, Vice President; Margaret A. Heisler, Jean A. Powers,  
Jodie L. Hanson, Stacey R. Austin, Assistant Cashiers; Margo A. Neuhauser,  
Assistant Secretary; Rosemary Kastler, Cashier/Secretary.

DIRECTORS

Robert E. Maloney, Ronald F. Weiszmann, Marilyn E. Jones, Terry A. Costa

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	681,000.32
Installment loans . . . . .	1,702,900.78
Notes discounted and/or purchased . . . . .	301,503.23
United States Government Obligations . . . . .	
Other bonds . . . . .	78,483.32
Corporate stocks . . . . .	82,080.00
Bank Premises \$ _____; Furniture & Fixtures \$ <u>15,745.06</u> . . . . .	15,745.06
Leasehold Improvements . . . . .	2,435.78
Real estate owned other than bank premises . . . . .	24,992.00
Automobiles Owned . . . . .	
Other Assets . . . . .	110,703.56
TOTAL ASSETS . . . . .	2,999,844.05

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	784,894.74
Thrift-Investment Certificates . . . . .	1,851,844.03
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	30,662.07
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	50,775.92
Other Liabilities . . . . .	992.32
TOTAL LIABILITIES . . . . .	2,719,079.08

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	41,314.82
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	41,314.82

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	239,450.15
1. Common stock - total par value (No. shares authorized <u>1,300</u> ) . . . . .	130,000.00
(No. shares outstanding <u>1,300</u> ) . . . . .	
2. Surplus . . . . .	91,000.00
3. Undivided profits . . . . .	18,450.15
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	239,450.15
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	2,999,844.05



LONGMONT 1st INDUSTRIAL BANK  
Longmont  
Boulder County

OFFICERS

Richard A. Van Winkle, President; James W. Sharp, Vice President;  
B. Lynne Murray, Secretary; Ted E. Davis, Treasurer; M. McKenzie,  
Assistant Secretary.

DIRECTORS

W. Harold Dobson, Clifford E. Katalin, James W. Sharp, Richard A.  
Van Winkle

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	62,752.74
Installment loans . . . . .	2,326,722.81
Notes discounted and/or purchased . . . . .	390,858.25
United States Government Obligations . . . . .	
Other bonds . . . . .	185,772.42
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>1,514.17</u> . . . . .	1,514.17
Leasehold Improvements . . . . .	727.30
Real estate owned other than bank premises . . . . .	26,350.26
Automobiles Owned . . . . .	
Other Assets . . . . .	37,995.48
TOTAL ASSETS . . . . .	3,032,693.43

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	1,095,000.00
Savings deposits . . . . .	444,067.02
Thrift-Investment Certificates . . . . .	1,033,073.96
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	48,248.31
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	89,106.76
Other Liabilities . . . . .	(2,090.54)
TOTAL LIABILITIES . . . . .	2,707,397.51

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	42,709.32
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	42,709.32

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	282,586.60
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	100,000.00
2. Surplus . . . . .	100,000.00
3. Undivided profits . . . . .	82,586.60
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	282,586.60
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	3,032,693.43

LONGMONT SAVINGS INDUSTRIAL BANK  
Longmont  
Boulder County

OFFICERS

D. R. Krutsch, President; David G. Buck, Secretary; D. R. Krutsch,  
Treasurer.

DIRECTORS

D. R. Krutsch, David G. Buck, Jay L. Bailey

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	166,348.74
Installment loans . . . . .	1,400,849.38
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	199,761.37
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>10,627.00</u> . . . . .	10,627.00
Leasehold Improvements . . . . .	411.41
Real estate owned other than bank premises . . . . .	14,470.65
Automobiles Owned . . . . .	
Other Assets . . . . .	69,303.27
<b>TOTAL ASSETS</b> . . . . .	<b>1,861,771.82</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	367,698.74
Thrift-Investment Certificates . . . . .	1,247,412.71
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	9,174.14
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	43,102.22
Other Liabilities . . . . .	1,007.47
<b>TOTAL LIABILITIES</b> . . . . .	<b>1,668,395.28</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	23,586.00
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> . . . . .	<b>23,586.00</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	169,790.54
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	100,000.00
2. Surplus . . . . .	50,000.00
3. Undivided profits . . . . .	19,790.54
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS</b> . . . . .	<b>169,790.54</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS</b> . . . . .	<b>1,861,771.82</b>

LONGMONT SUBAMERICA INDUSTRIAL BANK  
Longmont  
Boulder County

OFFICERS

Milton Katz, President and Director; H. N. Ullestad, Treasurer, Cashier and Director; James E. Wanner, Secretary and Director; M. Mandel, James F. Cline, Donald L. Sherwood, Glenn W. Perkins, Vice Presidents; C. D. Archer, Assistant Vice President; Robert J. Kapitan, Yolanda A. Liotta, Assistant Secretaries; Leonard A. Zych, Assistant Cashier and Assistant Treasurer; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, James E. Wanner

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	137,544.79
Installment loans . . . . .	4,702,345.47
Notes discounted and/or purchased . . . . .	184,124.92
United States Government Obligations . . . . .	
Other bonds . . . . .	477,444.15
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>13,502.76</u> . . . . .	13,502.76
Leasehold Improvements . . . . .	2,028.99
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	31,130.27
TOTAL ASSETS . . . . .	5,548,121.35

LIABILITIES

Notes payable to banks . . . . .	3,382,072.88
Notes payable (other) . . . . .	614,049.81
Savings deposits . . . . .	614,276.23
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	31,430.00
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	30,327.52
Other Liabilities . . . . .	3,442.00
TOTAL LIABILITIES . . . . .	4,675,598.44

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	68,554.00
Other reserves on loans . . . . .	7,701.12
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	76,255.12

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	796,267.79
1. Common stock - total par value (No. shares authorized <u>10,000</u> ) . . . . .	200,000.00
(No. shares outstanding <u>10,000</u> ) . . . . .	
2. Surplus . . . . .	400,000.00
3. Undivided profits . . . . .	196,267.79
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	796,267.79
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	5,548,121.35



COLORADO INDUSTRIAL BANK  
Loveland  
Larimer County

OFFICERS

Norman P. Dubois, President; Shirley M. Green, Cashier; Norman P. Dubois, Secretary

DIRECTORS

Joel H. Wiens, Norman P. Dubois, Thomas J. Wiens

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	199,473.37
Installment loans . . . . .	340,533.23
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>22,629.41</u> . . . . .	22,629.41
Leasehold Improvements . . . . .	779.40
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	27,411.24
<b>TOTAL ASSETS . . . . .</b>	<b>590,826.65</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	157,075.94
Thrift-Investment Certificates . . . . .	251,510.04
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	
Dealers' Reserves . . . . .	4,004.39
Amounts set aside for interest, taxes, and other expenses . . . . .	2,986.21
Other Liabilities . . . . .	
<b>TOTAL LIABILITIES . . . . .</b>	<b>415,576.58</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .		175,250.07
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> ) . . . . .		
2. Surplus . . . . .		20,000.00
3. Undivided profits . . . . .		55,250.07
4. Reserve for contingencies and other capital reserves . . . . .		
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>		<b>175,250.07</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>		<b>590,826.65</b>

LOVELAND 1st INDUSTRIAL BANK  
Loveland  
Larimer County

OFFICERS

Robert L. Anderson, President; Richard A. Van Winkle, Vice President;  
B. Lynne Murray, Secretary; Melba McKenzie, Assistant Secretary;  
Ted B. Davis, Treasurer.

DIRECTORS

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

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	191,792.35
Installment loans . . . . .	4,976,431.67
Notes discounted and/or purchased . . . . .	111,220.39
United States Government Obligations . . . . .	
Other bonds . . . Municipal and Daily Repo . . . . .	409,164.13
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 748.55 . . . . .	748.55
Leasehold Improvements . . . . .	4,608.93
Real estate owned other than bank premises . . . . .	103,229.10
Automobiles Owned . . . . .	2,163.00
Other Assets . . . . .	18,505.27
<b>TOTAL ASSETS.</b> . . . .	<b>5,817,863.39</b>

LIABILITIES

Notes payable to banks . . . . .	2,139,000.00
Notes payable (other) . . . . .	
Savings deposits . . . . .	704,761.31
Thrift-Investment Certificates . . . . .	2,433,107.58
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	10,177.91
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	171,542.43
Other Liabilities . . . . .	3,913.90
<b>TOTAL LIABILITIES</b> . . . . .	<b>5,462,503.13</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	81,239.59
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES.</b> . . . .	<b>81,239.59</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	274,120.67
1. Common stock - total par value (No. shares authorized _____)	50,000.00
(No. shares outstanding _____)	
2. Surplus . . . . .	150,000.00
3. Undivided profits . . . . .	74,120.67
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS.</b> . . . .	<b>274,120.67</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.</b> . . . .	<b>5,817,863.39</b>

SAVINGS INDUSTRIAL BANK  
Loveland  
Larimer County

OFFICERS

John W. Wood, President - Treasurer; Eileen P. Crone, Vice President-Secretary; Charles C. Lehnert, Assistant Secretary; David G. Buck, Chairman.

DIRECTORS

John W. Wood, J. L. Baily, David G. Buck.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	1,483,839.91
Installment loans . . . . .	3,202,908.47
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	639,013.36
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	10,082.00
Leasehold Improvements . . . . .	4,007.94
Real estate owned other than bank premises . . . . .	4,892.00
Automobiles Owned . . . . .	
Other Assets . . . . .	160,662.63
<b>TOTAL ASSETS . . . . .</b>	<b>5,505,406.31</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	1,037,466.47
Thrift-Investment Certificates . . . . .	3,991,763.79
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	24,182.70
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	110,424.71
Other Liabilities . . . . .	6,007.05
<b>TOTAL LIABILITIES . . . . .</b>	<b>5,169,844.72</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	63,245.40
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>63,245.40</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	272,316.19
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus . . . . .	100,000.00
3. Undivided profits . . . . .	72,316.19
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>272,316.19</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>5,505,406.31</b>

MONTE VISTA INDUSTRIAL BANK  
Monte Vista  
Rio Grande County

OFFICERS

Gerald R. Bradee, President; Don D. Schlup, Vice President; Robert D. Inman, Secretary; Wesley N. Stark, Treasurer.

DIRECTORS

Gerald R. Bradee, Allen Freedberg, Robert D. Inman, Don Schlup, Wesley N. Stark.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	80,800.97
Installment loans. . . . .	386,557.74
Notes discounted and/or purchased. . . . .	
United States Government Obligations . . . . .	
Other bonds. . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>13,662.22</u> . . . . .	13,662.22
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned. . . . .	23,660.00
Other Assets . . . . .	504,680.93
<b>TOTAL ASSETS.</b> . . . .	

LIABILITIES

Notes payable to banks . . . . .	85,000.00
Notes payable (other). . . . .	89,938.98
Savings deposits . . . . .	136,136.91
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	44,428.27
Unearned interest and discounts. . . . .	8,960.64
Dealers' Reserves. . . . .	
Amounts set aside for interest, taxes, and other expenses. . . . .	364,464.80
Other Liabilities. . . . .	
<b>TOTAL LIABILITIES</b> . . . . .	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	3,577.85
Other reserves on loans. . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES.</b> . . . .	3,577.85

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	136,638.28
Equity capital, total (1 to 4 below) . . . . .	100,000.00
1. Common stock - total par value (No. shares authorized <u>1,000</u> ) . . . . .	
(No. shares outstanding <u>1,000</u> ) . . . . .	
2. Surplus. . . . .	25,000.00
3. Undivided profits. . . . .	11,638.28
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS.</b> . . . .	136,638.28
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.</b> . . . .	504,680.93



MOUNTAIN INDUSTRIAL BANK  
 Montrose  
 Montrose County

OFFICERS

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

DIRECTORS

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

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	643,207.79
Installment loans . . . . .	1,868,453.69
Notes discounted and/or purchased . . . . .	528,516.24
United States Government Obligations . . . . .	
Other bonds . . . . .	387,156.65
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>15,610.10</u> . . . . .	15,610.10
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	42,779.18
Automobiles Owned . . . . .	
Other Assets . . . . .	15,277.15
TOTAL ASSETS . . . . .	3,501,000.30

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	651,210.79
Thrift-Investment Certificates . . . . .	2,226,413.62
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	118,011.68
Dealers' Reserves . . . . .	58,817.85
Amounts set aside for interest, taxes, and other expenses . . . . .	50,730.42
Other Liabilities . . . . .	
TOTAL LIABILITIES . . . . .	3,105,184.36

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	35,985.48
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	35,985.48

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	359,830.96
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	100,000.00
2. Surplus . . . . .	225,187.00
3. Undivided profits . . . . .	34,643.96
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	359,830.96
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	3,501,000.80

NORTHGLENN INDUSTRIAL BANK  
Northglenn  
Adams County

OFFICERS

Herschel E. Warman, President; Donald L. Beachler, Vice President;  
Harold Kountze, Jr., Secretary; Kenneth H. Nordling, Treasurer;  
Donald D. Pomeleo, Vice President.

DIRECTORS

Donald L. Beachler, William R. Frogge, Harold Kountze, Jr., Herschel  
E. Warman.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	878,681.40
Installment loans. . . . .	2,182,587.59
Notes discounted and/or purchased. . . . .	979,778.88
United States Government Obligations. . . . .	526,611.81
Other bonds. . . . .	
Corporate stocks. . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,605.67</u> . . . . .	6,605.67
Leasehold Improvements. . . . .	11,595.57
Real estate owned other than bank premises. . . . .	
Automobiles Owned. . . . .	3,696.92
Other Assets. . . . .	188,853.70
<b>TOTAL ASSETS.</b> . . . .	<b>4,778,411.54</b>

LIABILITIES

Notes payable to banks. . . . .	
Notes payable (other). . . . .	
Savings deposits. . . . .	890,734.03
Thrift-Investment Certificates. . . . .	3,389,335.49
Mortgages on real estate owned. . . . .	
Unearned interest and discounts. . . . .	22,880.30
Dealers' Reserves. . . . .	
Amounts set aside for interest, taxes, and other expenses. . . . .	211,407.54
Other Liabilities. . . . .	5,493.72
<b>TOTAL LIABILITIES</b> . . . . .	<b>4,519,851.08</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans. . . . .	35,108.83
Other reserves on loans. . . . .	
Reserves on securities. . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES.</b> . . . .	<b>35,108.83</b>

CAPITAL ACCOUNTS

Capital notes and debentures. . . . .	
Equity capital, total (1 to 4 below). . . . .	223,451.63
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. . . . .	70,000.00
3. Undivided profits. . . . .	53,451.63
4. Reserve for contingencies and other capital reserves. . . . .	
<b>TOTAL CAPITAL ACCOUNTS.</b> . . . .	<b>223,451.63</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.</b> . . . .	<b>4,778,411.54</b>

FIRST PAGOSA INDUSTRIAL BANK  
Pagosa Springs  
Archuleta County

OFFICERS

Richard W. Turner, President; Frederick W. Sorenson, Jr., Executive Vice President and Cashier; Richard W. Turner, Jr., Clarence Beebe, Vice Presidents.

DIRECTORS

Frederick W. Sorenson, Jr., Claudine B. Turner, Richard W. Turner, Richard W. Turner, Jr.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	358,445.66
Installment loans . . . . .	663,442.32
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>5,735.81</u> . . . . .	5,735.81
Leasehold Improvements . . . . .	775.00
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	
<b>TOTAL ASSETS . . . . .</b>	<b>1,028,398.79</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	463,568.99
Thrift-Investment Certificates . . . . .	393,229.31
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	8,588.00
Other Liabilities . . . . .	3,274.70
<b>TOTAL LIABILITIES . . . . .</b>	<b>868,661.00</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	7,294.76
Other reserves on loans . . . . .	287.50
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>7,582.26</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	152,155.53
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 . . . . .	27,155.53
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>152,155.53</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>1,028,398.79</b>



AVCO PUEBLO INDUSTRIAL BANK  
Pueblo  
Pueblo County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, William J. Mylymok, Executive Vice Presidents; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President, Treasurer and Assistant Secretary; Richard I. Bertoni, Controller; Charles J. Martinez, Vice President and Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	26,030.95
Installment loans. . . . .	2,041,364.21
Notes discounted and/or purchased. . . . .	30,011.94
United States Government Obligations . . . . .	61,517.90
Other bonds. . . . .	2,581.91
Corporate stocks . . . . .	173.50
Bank Premises \$ _____; Furniture & Fixtures \$ 2,581.91 . . . . .	2,581.91
Leasehold Improvements . . . . .	173.50
Real estate owned other than bank premises . (Foreclosure) . . . . .	24,172.68
Automobiles Owned. . . . .	2,767.26
Other Assets . . . . .	2,188,620.35
TOTAL ASSETS. . . . .	2,188,620.35

LIABILITIES

Notes payable to banks . . . . .	663,063.68
Notes payable (other). . . . .	108,319.63
Savings deposits . . . . .	355,949.65
Thrift-Investment Certificates . . . . .	15,053.74
Mortgages on Real Estate Owned (foreclosures) . . . . .	143,446.46
Unearned interest and discounts. . . . .	16,948.86
Dealers' Reserves. . . . .	329,493.63
Amounts set aside for interest, taxes, and other expenses. . . . .	1,632,275.65
Other Liabilities. . . . .	1,632,275.65
TOTAL LIABILITIES . . . . .	1,632,275.65

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	66,543.18
Other reserves on loans. . . . .	66,543.18
Reserves on securities . . . . .	66,543.18
TOTAL RESERVES ON LOANS AND SECURITIES. . . . .	66,543.18

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	489,801.52
Equity capital, total (1 to 4 below) . . . . .	200,000.00
1. Common stock - total par value (No. shares authorized <u>2M</u> ) (No. shares outstanding <u>2M</u> ) . . . . .	71,902.39
2. Surplus. . . . .	217,899.13
3. Undivided profits. . . . .	489,801.52
4. Reserve for contingencies and other capital reserves . . . . .	2,188,620.35
TOTAL CAPITAL ACCOUNTS. . . . .	2,188,620.35
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. . . . .	2,188,620.35

BENEFICIAL INDUSTRIAL BANK OF PUEBLO  
Pueblo  
Pueblo County

OFFICERS

Forrest B. Kinney, President; Fernande Bennett, Vice President and Treasurer; Elizabeth A. Dawson, Vice President and Secretary; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Treasurer and Vice President; Deborah E. Tuxward, Vice President and Assistant Secretary.

DIRECTORS

Forrest B. Kinney, Elizabeth A. Dawson, Thomas M. Simmons, Fernande Bennett.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	905.34
Installment loans . . . . .	2,518,261.33
Notes discounted and/or purchased . . . . .	90,408.72
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 8,177.67 . . . . .	10,225.46
Leasehold Improvements . . . . .	17,641.44
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	6,318.48
Other Assets . . . . .	2,643,760.77
TOTAL ASSETS . . . . .	2,643,760.77

LIABILITIES

Notes payable to banks . . . . .	1,723,957.32
Notes payable (other). Beneficial Corporation - Parent Company . . . . .	1,723,957.32
Savings deposits . . . . .	
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	163,737.73
Dealers' Reserves . . . . .	8,956.41
Amounts set aside for interest, taxes, and other expenses . . . . .	
Other Liabilities . . . . .	9,904.71
TOTAL LIABILITIES . . . . .	1,906,556.17

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	77,856.12
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	77,856.12

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	659,348.48
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 . . . . .	400,000.00
3. Undivided profits . . . . .	159,348.48
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	659,348.48
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	2,643,760.77

PUEBLO COMMERCIAL CREDIT INDUSTRIAL BANK  
Pueblo  
Pueblo County

OFFICERS

Robert W. Campbell, President; Stanley J. Brehmer, Vice President/  
Treasurer; Edwin B. Brown, Vice President/Secretary; Robert A.  
Hollingsworth, Willis G. Mills, Thomas J. Muldowney, Ed G. Quesen-  
berry, Jr., Vice Presidents.

DIRECTORS

Robert B. Johnson, Joseph R. Patterson, E. Frank Salmons.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	38,567.94
Installment loans . . . . .	2,761,797.47
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	55,779.40
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ _____ . . . . .	
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	335,769.29
<b>TOTAL ASSETS . . . . .</b>	<b>3,191,914.10</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	2,264,052.51
Savings deposits . . . . .	58,618.09
Thrift-Investment Certificates . . . . .	281,374.57
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	10,228.32
Other Liabilities . . . . .	2,487.81
<b>TOTAL LIABILITIES . . . . .</b>	<b>2,616,761.30</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	75,799.61
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>75,799.61</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	499,353.19
Equity capital, total (1 to 4 below) . . . . .	100,000.00
1. Common stock - total par value (No. shares authorized <u>5,000</u> ) . . . . .	
(No. shares outstanding <u>5,000</u> ) . . . . .	
2. Surplus . . . . .	150,000.00
3. Undivided profits . . . . .	249,353.19
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>499,353.19</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>3,191,914.10</b>

FIRST SAVINGS INDUSTRIAL BANK  
Pueblo  
Pueblo County

OFFICERS

Alfred L. Drape, Chairman of the Board; R. David Swales, President;  
Clara A. Prigmore, Vice President.

DIRECTORS

Alfred L. Drape, Clara A. Prigmore, R. David Swales

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	432,472.55
Installment loans . . . . .	2,921,558.73
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 23,689.77 . . . . .	23,689.77
Leasehold Improvements . . . . .	97,394.11
Real estate owned other than bank premises . . . . .	85,125.13
Automobiles Owned . . . . .	12,000.00
Other Assets . . . . .	63,641.97
TOTAL ASSETS . . . . .	3,635,882.26

LIABILITIES

Notes payable to banks . . . . .	285,000.00
Notes payable (other) . . . . .	
Savings deposits . . . . .	619,368.09
Thrift-Investment Certificates . . . . .	1,830,238.18
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	113,261.90
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	64,199.47
Other Liabilities . . . . .	37,168.39
TOTAL LIABILITIES . . . . .	2,999,236.03

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	35,058.71
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	35,058.71

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	601,587.52
1. Common stock - total par value (No. shares authorized <u>25M</u> ) . . . . .	250,000.00
(No. shares outstanding <u>25M</u> )	
2. Surplus . . . . .	350,000.00
3. Undivided profits . . . . .	1,587.52
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	601,587.52
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	3,635,882.26

KEYSTONE PUEBLO INDUSTRIAL BANK  
Pueblo  
Pueblo County

OFFICERS

Ronald W. Baker, President; George W. Staples, Vice President; David T. Buck, Secretary; Charles C. Lehnert, Assistant Secretary.

DIRECTORS

Ronald W. Baker, David G. Buck, George W. Staples

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	103,807.66
Installment loans . . . . .	476,808.20
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 19,894.39 . . . . .	19,894.39
Leasehold Improvements . . . . .	11,275.41
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	34,746.58
TOTAL ASSETS . . . . .	646,532.24

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	49,150.66
Thrift-Investment Certificates . . . . .	272,898.31
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	26,849.94
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	15,922.59
Other Liabilities . . . . .	2,383.77
TOTAL LIABILITIES . . . . .	367,205.27

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	3,765.28
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	3,765.28

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	270,561.69
1. Common stock - total par value (No. shares authorized <u>1,000</u> ) . . . . .	200,000.00
(No. shares outstanding <u>1,000</u> ) . . . . .	
2. Surplus . . . . .	50,000.00
3. Undivided profits . . . . .	20,561.69
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	270,561.69
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	646,532.24

RIFLE INDUSTRIAL BANK  
Rifle  
Garfield County

OFFICERS

Donald L. Vanderhoof, President; Joseph R. Carpenter, Vice President;  
Phyllis Henry, Secretary.

DIRECTORS

Joseph R. Carpenter, W. Gene Curtis, Phyllis Henry, Richard Morgan,  
Donald L. Vanderhoof.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	63,576.73
Installment loans . . . . .	531,896.60
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	12,750.00
Bank Premises \$ _____; Furniture & Fixtures \$ <u>7,940.11</u> . . . . .	7,940.11
Leasehold Improvements . . . . .	18,823.60
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	25,095.07
TOTAL ASSETS . . . . .	660,082.11

LIABILITIES

Notes payable to banks . . . . .	50,000.00
Notes payable (other) . . . . .	
Savings deposits . . . . .	226,860.45
Thrift-Investment Certificates . . . . .	223,075.51
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	9,314.48
Other Liabilities . . . . .	1,889.38
TOTAL LIABILITIES . . . . .	511,139.82

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	4,690.58
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	4,690.58

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	144,251.71
Equity capital, total (1 to 4 below) . . . . .	100,000.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	
2. Surplus . . . . .	20,000.00
3. Undivided profits . . . . .	24,251.71
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	144,251.71
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	660,082.11

FIRST INDUSTRIAL BANK  
Rocky Ford  
Otero County

OFFICERS

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

DIRECTORS

Glen Grimsley, Charles J. Miller, John R. Morrison

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	379,947.74
Installment loans . . . . .	4,235,725.60
Notes discounted and/or purchased . . . . .	62,625.65
United States Government Obligations . . . . .	
Other bonds . . . . .	341,896.23
Corporate stocks . . . . .	
Bank Premises \$ <u>04,420.00</u> ; Furniture & Fixtures \$ <u>30,686.20</u> . . . . .	103,106.20
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	17,550.00
Other Assets . . . . .	13,262.63
TOTAL ASSETS . . . . .	5,154,114.05

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	1,005,062.97
Thrift-Investment Certificates . . . . .	3,399,611.01
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	257,939.82
Dealers' Reserves . . . . .	2,254.55
Amounts set aside for interest, taxes, and other expenses . . . . .	
Other Liabilities . . . . .	3,638.32
TOTAL LIABILITIES . . . . .	4,668,506.67

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	
Other reserves on loans . . . . .	21,414.57
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	21,414.57

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	100,000.00
Equity capital, total (1 to 4 below) . . . . .	364,192.81
1. Common stock - total par value (No. shares authorized <u>15</u> ) (No. shares outstanding <u>15</u> ) . . . . .	150,000.00
2. Surplus . . . . .	70,000.00
3. Undivided profits . . . . .	144,192.81
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	454,192.81
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	5,154,114.05

SALIDA INDUSTRIAL BANK  
 Salida  
 Chaffee County

OFFICERS

Louis Incerto, Jr., President; D. G. Buck, Chairman; Danny Rockwell,  
 Vice President; Vicki Voyles, Secretary.

DIRECTORS

D. G. Buck, Louis Incerto, Jr., Danny Rockwell.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	214,183.19
Installment loans . . . . .	1,879,215.82
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ _____ . . . . .	12,401.72
Leasehold Improvements . . . . .	1,851.33
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	31,827.94
TOTAL ASSETS . . . . .	2,139,480.00

LIABILITIES

Notes payable to banks . . . . .	775,000.00
Notes payable (other) . . . . .	572,770.06
Savings deposits . . . . .	
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	463,122.33
Unearned interest and discounts . . . . .	
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	57,949.60
Other Liabilities . . . . .	40,439.10
TOTAL LIABILITIES . . . . .	1,909,281.09

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	20,598.90
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	20,598.90

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	209,600.01
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 . . . . .	59,600.01
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	209,600.01
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	2,139,480.00



YAMPA VALLEY INDUSTRIAL BANK  
Steamboat Springs  
Routt County

OFFICERS

James J. O'Dell, President; Louise Mikolajczyk, Executive Vice President; James Makowski, Secretary Cashier.

DIRECTORS

James Makowski, Louise Mikolajczyk, James J. O'Dell, Jeanne L. O'Dell.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	113,179.27
Installment loans. . . . .	253,644.80
Notes discounted and/or purchased. . . . .	198,628.88
United States Government Obligations . . . . .	
Other bonds. . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>5,685.24</u> . . . . .	5,685.24
Leasehold Improvements . . . . .	15,857.91
Real estate owned other than bank premises . . . . .	
Automobiles Owned. . . . .	6,902.88
Other Assets . . . . .	14,260.47
TOTAL ASSETS. . . . .	608,159.45

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	
Savings deposits . . . . .	
Thrift-Investment Certificates . . . . .	435,334.02
Mortgages on real estate owned . . . . .	
Unearned interest and discounts. . . . .	1,494.09
Dealers' Reserves. . . . .	
Amounts set aside for interest, taxes, and other expenses. . . . .	2,821.28
Other Liabilities. . . . .	15,268.86
TOTAL LIABILITIES . . . . .	454,918.25

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	4,844.84
Other reserves on loans. . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES. . . . .	4,844.84

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	148,396.36
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. . . . .	28,396.36
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS. . . . .	148,396.36
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. . . . .	608,159.45

STERLING INDUSTRIAL BANK  
Sterling  
Loran County

OFFICERS

W. H. Kinney, President; James H. Elliff, Vice President; Linda Basford, Assistant Vice President; Kenneth Lawrence, Secretary-Treasurer.

DIRECTORS

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

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	215,872.99
Installment loans . . . . .	5,254,164.51
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	989,851.13
Other bonds . . . . .	
Corporate stocks . . . . .	5,240.00
Bank Premises \$ <u>96,422.43</u> ; Furniture & Fixtures \$ <u>102,737.96</u> . . . . .	199,160.39
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	26,649.09
Automobiles Owned . . . . .	2,150.40
Other Assets . . . . .	478,209.37
TOTAL ASSETS . . . . .	7,171,297.88

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	859,974.35
Thrift-Investment Certificates . . . . .	5,381,447.14
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	223,837.43
Dealers' Reserves . . . . .	28,527.18
Amounts set aside for interest, taxes, and other expenses . . . . .	99,465.21
Other Liabilities . . . . .	54,272.97
TOTAL LIABILITIES . . . . .	6,647,524.28

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	41,733.42
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	41,733.42

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .		482,040.18
Equity capital, total (1 to 4 below) . . . . .		250,000.00
1. Common stock - total par value (No. shares authorized <u>10,250</u> ) . . . . .		
(No. shares outstanding <u>10,250</u> ) . . . . .		
2. Surplus . . . . .		120,000.00
3. Undivided profits . . . . .		112,040.18
4. Reserve for contingencies and other capital reserves . . . . .		
TOTAL CAPITAL ACCOUNTS . . . . .		482,040.18
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .		7,171,297.88

STRASBURG INDUSTRIAL BANK  
Strasburg  
Arapahoe County

OFFICERS

Gary L. Rife, Chairman of the Board; Barbara A. Capansky, President;  
Robert D. Buchanan, Secretary.

DIRECTORS

Robert D. Buchanan, Barbara A. Capansky, Gary L. Rife, Gerald E.  
Zion.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	31,494.77
Installment loans . . . . .	285,691.85
Notes discounted and/or purchased . . . . .	
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ . . . . .; Furniture & Fixtures \$ 6,070.13 . . . . .	6,070.13
Leasehold Improvements . . . . .	4,087.46
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	17,439.44
<b>TOTAL ASSETS</b> . . . . .	<b>344,783.65</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	38,164.91
Thrift-Investment Certificates . . . . .	160,195.40
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	140.65
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	5,740.86
Other Liabilities . . . . .	2,203.36
<b>TOTAL LIABILITIES</b> . . . . .	<b>206,445.18</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	2,775.73
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> . . . . .	<b>2,775.73</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	135,562.74
1. Common stock - total par value (No. shares authorized 5,000 ) . . . . .	100,000.00
(No. shares outstanding 2,000 ) . . . . .	
2. Surplus . . . . .	25,000.00
3. Undivided profits . . . . .	10,562.74
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS</b> . . . . .	<b>135,562.74</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS</b> . . . . .	<b>344,783.65</b>

CREDIT THRIFT INDUSTRIAL BANK  
Thornton  
Adams County

OFFICERS

Wendell L. Dixon, President; Louis Durfee, Eldo Taylor, George R. Woodruff, Rossiter A. Armstrong, Fred Kohlruess, James A. Richards, John Bolger, Troy Goodwin, R. Bruce Dunlap, Gay E. Francis, David C. Seeley, Joseph P. Timpone, Vice Presidents; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier and Vice President.

DIRECTORS

Carl E. Bosecker, Wendell L. Dixon, Louis Durfee, Eldo Taylor, Webster R. Vause.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	500.00
Installment loans . . . . .	4,213,094.50
Notes discounted and/or purchased . . . . .	48,663.54
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 4,918.85 . . . . .	4,918.85
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	51.99
TOTAL ASSETS . . . . .	4,267,228.88

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	1,287,155.84
Savings deposits . . . . .	
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	1,579,073.14
Dealers' Reserves . . . . .	77.00
Amounts set aside for interest, taxes, and other expenses . . . . .	5,040.48
Other Liabilities . . . . .	8,865.68
TOTAL LIABILITIES . . . . .	2,880,212.14

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	106,543.95
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	106,543.95

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	1,280,472.79
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 . . . . .	800,000.00
3. Undivided profits . . . . .	280,472.79
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	1,280,472.79
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	4,267,228.88

THORNTON BENEFICIAL INDUSTRIAL BANK  
Thornton  
Adams County

OFFICERS

Forrest B. Kinney, President; Weldon L. Snider, Vice President; Fernando Bennett, Vice President and Treasurer; Elizabeth A. Dawson, Vice President and Secretary; Roger Stein, Vice President and Manager; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Vice President and Assistant Treasurer; Deborah E. Tuxward, Assistant Vice President and Assistant Secretary.

DIRECTORS

Forrest B. Kinney, Thomas M. Simmons, Elizabeth A. Dawson, Fernando Bennett.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	21,064.38
Installment loans . . . . .	1,369,938.88
Notes discounted and/or purchased . . . . .	260,914.72
United States Government Obligations . . . . .	47,602.69
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ . . . . .; Furniture & Fixtures \$ <u>13,536.56</u> . . . . .	13,536.56
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	76,474.14
TOTAL ASSETS . . . . .	1,785,531.37

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	584,154.79
Savings deposits . . . . .	117,153.04
Thrift-Investment Certificates . . . . .	116,323.65
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	290,989.86
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	21,290.12
Other Liabilities . . . . .	31,056.01
TOTAL LIABILITIES . . . . .	1,160,967.47

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	65,461.37
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	65,461.37

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	559,102.53
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 . . . . .	400,000.00
3. Undivided profits . . . . .	59,102.53
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	559,102.53
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	1,785,531.37

TRINIDAD BENEFICIAL INDUSTRIAL BANK  
Trinidad  
Las Animas County

OFFICERS

Forrest B. Kinney, President; Weldon L. Snider, Vice President; Fernande Bennett, Vice President and Treasurer; Elizabeth A. Dawson, Vice President and Secretary; Gary Solano, Vice President and Manager; Thomas M. Simmons, Assistant Vice President; Margaret M. Anderson, Assistant Vice President and Assistant Treasurer; Deborah E. Tuxward, Assistant Vice President and Assistant Secretary.

DIRECTORS

Forrest B. Kinney, Thomas M. Simmons, Elizabeth A. Dawson, Fernande Bennett.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	37,274.97
Installment loans . . . . .	1,367,784.54
Notes discounted and/or purchased . . . . .	869.35
United States Government Obligations . . . . .	817,711.90
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ <u>68,603.35</u> ; Furniture & Fixtures \$ <u>16,533.60</u> . . . . .	85,136.95
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	42,683.04
TOTAL ASSETS . . . . .	2,351,460.75

LIABILITIES

Notes payable to banks . . . . .	151,541.98
Notes payable (other) . . . . .	610,098.89
Savings deposits . . . . .	428,079.17
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	268,283.64
Unearned interest and discounts . . . . .	12,352.24
Dealers' Reserves . . . . .	93,084.55
Amounts set aside for interest, taxes, and other expenses . . . . .	16,348.09
Other Liabilities . . . . .	1,579,788.56
TOTAL LIABILITIES . . . . .	1,579,788.56

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	53,312.88
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	53,312.88

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	718,359.31
Equity capital, total (1 to 4 below) . . . . .	150,000.00
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 . . . . .	350,000.00
3. Undivided profits . . . . .	218,359.31
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	718,359.31
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	2,351,460.75

FIRST WALSENBURG INDUSTRIAL BANK  
Walsenburg  
Huerfano County

OFFICERS

Ann M. Kurtz, President; Jacqueline Holland, Vice President and Cashier.

DIRECTORS

Jay D. Crook, E. A. Gaytan, Ann M. Kurtz, Fred A. Menghini

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	164,041.83
Installment loans . . . . .	151,207.29
Notes discounted and/or purchased . . . . .	779,272.45
United States Government Obligations . . . . .	48,001.50
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ 23,357.04 ; Furniture & Fixtures \$ 8,474.48 . . . . .	31,831.52
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	70,267.66
<b>TOTAL ASSETS . . . . .</b>	<b>1,244,622.25</b>

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	
Savings deposits . . . . .	113,859.96
Thrift-Investment Certificates . . . . .	861,831.19
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	
Dealers' Reserves . . . . .	
Amounts set aside for interest, taxes, and other expenses . . . . .	39,944.08
Other Liabilities . . . . .	
<b>TOTAL LIABILITIES . . . . .</b>	<b>1,015,635.23</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	5,582.88
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>5,582.88</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	223,404.14
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) . . . . .	100,000.00
2. Surplus . . . . .	30,000.00
3. Undivided profits . . . . .	93,404.14
4. Reserve for contingencies and other capital reserves . . . . .	
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>223,404.14</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>1,244,622.25</b>

ADAMS INDUSTRIAL BANK  
Westminster  
Adams County

OFFICERS

Robert E. Maloney, President; Beverly A. Mucha, Vice President; Anna M. Gonzales, Cashier/Secretary; Margaret A. Heisler, Jean A. Powers, Assistant Cashier; Margo A. Neuhauser, Assistant Secretary, Jodie L. Hanson, Assistant Cashier.

DIRECTORS

Robert E. Maloney, Beverly A. Mucha, Terry A. Costa

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	279,468.83
Installment loans . . . . .	1,254,364.05
Notes discounted and/or purchased . . . . .	54,460.40
United States Government Obligations . . . . .	55,382.42
Other bonds . . . . .	82,080.00
Corporate stocks . . . . .	27,627.40
Bank Premises \$ . . . . .; Furniture & Fixtures \$ <u>27,627.40</u> . . . . .	27,627.40
Leasehold Improvements . . . . .	23,339.25
Real estate owned other than bank premises . . . . .	158,454.75
Automobiles Owned . . . . .	152,719.24
Other Assets . . . . .	2,087,896.34
<b>TOTAL ASSETS . . . . .</b>	<b>2,087,896.34</b>

LIABILITIES

Notes payable to banks . . . . .	462,267.82
Notes payable (other) . . . . .	1,212,952.98
Savings deposits . . . . .	17,439.86
Thrift-Investment Certificates . . . . .	20,671.06
Mortgages on real estate owned . . . . .	301.10
Unearned interest and discounts . . . . .	1,713,632.82
Dealers' Reserves . . . . .	1,713,632.82
Amounts set aside for interest, taxes, and other expenses . . . . .	1,713,632.82
Other Liabilities . . . . .	1,713,632.82
<b>TOTAL LIABILITIES . . . . .</b>	<b>1,713,632.82</b>

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	88,257.67
Other reserves on loans . . . . .	88,257.67
Reserves on securities . . . . .	88,257.67
<b>TOTAL RESERVES ON LOANS AND SECURITIES . . . . .</b>	<b>88,257.67</b>

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	286,005.85
Equity capital, total (1 to 4 below) . . . . .	50,000.00
1. Common stock - total par value (No. shares authorized <u>500</u> ) . . . . .	50,000.00
(No. shares outstanding <u>500</u> ) . . . . .	210,000.00
2. Surplus . . . . .	26,005.85
3. Undivided profits . . . . .	286,005.85
4. Reserve for contingencies and other capital reserves . . . . .	2,087,896.34
<b>TOTAL CAPITAL ACCOUNTS . . . . .</b>	<b>2,087,896.34</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .</b>	<b>2,087,896.34</b>



AVCO WESTMINSTER INDUSTRIAL BANK  
Westminster  
Adams County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, William J. Mylmyok, Executive Vice Presidents; Philip J. Cullen, Vice President and Secretary, Gary L. Fite, Vice President, Treasurer and Assistant Secretary; Richard T. Bertoni, Controller; Richard L. Prasnicki, Vice President and Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Steve W. Trosko.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	29,212.94
Installment loans . . . . .	1,969,834.16
Notes discounted and/or purchased . . . . .	36.47
United States Government Obligations . . . . .	35,936.34
Other bonds . . . . .	90,045.00
Corporate stocks . . . . .	
Bank Premises \$ . . . . .; Furniture & Fixtures \$ 4,455.72 . . . . .	4,465.72
Leasehold Improvements . . . . .	4,788.09
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	11,570.69
TOTAL ASSETS . . . . .	2,145,889.41

LIABILITIES

Notes payable to banks . . . . .	341,462.92
Notes payable (other) . . . . .	460,915.14
Savings deposits . . . . .	575,355.11
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	135,543.30
Unearned interest and discounts . . . . .	136.22
Dealers' Reserves . . . . .	33,723.94
Amounts set aside for interest, taxes, and other expenses . . . . .	12,521.84
Other Liabilities . . . . .	1,559,658.47
TOTAL LIABILITIES . . . . .	1,559,658.47

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	63,791.31
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	63,791.31

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	522,439.63
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 . . . . .	36,487.16
3. Undivided profits . . . . .	285,952.47
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	522,439.63
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	2,145,889.41



CREDIT THRIFT OF AMERICA INDUSTRIAL BANK  
Wheat Ridge  
Jefferson County

OFFICERS

Wendell L. Dixon, President; Louis Durfee, Vice President; Eldo Taylor, George R. Woodruff, Rossiter A. Armstrong, Fred Kohlruess, James A. Richards, John Bolger, Troy Goodwin, R. Bruce Dunlap, Gay E. Francis, David C. Sealey, Joseph P. Timpone, Vice Presidents; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier and Vice President.

DIRECTORS

Carl E. Bosecker, Wendell L. Dixon, Louis Durfee, Eldo Taylor, Webster R. Vause.

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . . .	1,100.00
Installment loans . . . . .	3,845,577.23
Notes discounted and/or purchased . . . . .	39,809.88
United States Government Obligations . . . . .	
Other bonds . . . . .	
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ 4,656.99 . . . . .	4,656.99
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned . . . . .	
Other Assets . . . . .	191.28
TOTAL ASSETS . . . . .	3,891,335.38

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other) . . . . .	1,187,612.17
Savings deposits . . . . .	
Thrift-Investment Certificates . . . . .	
Mortgages on real estate owned . . . . .	
Unearned interest and discounts . . . . .	1,398,346.75
Dealers' Reserves . . . . .	2,020.44
Amounts set aside for interest, taxes, and other expenses . . . . .	4,519.59
Other Liabilities . . . . .	2,146.21
TOTAL LIABILITIES . . . . .	2,594,645.16

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	97,134.68
Other reserves on loans . . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES . . . . .	97,134.68

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	1,199,555.54
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 . . . . .	800,000.00
3. Undivided profits . . . . .	199,555.54
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS . . . . .	1,199,555.54
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS . . . . .	3,891,335.38



WRAY INDUSTRIAL BANK  
Wray  
Yuma County

OFFICERS

Robert W. Owens, President; Robert D. Buchanan, Secretary.

DIRECTORS

Robert D. Buchanan, Robert W. Owens, Gary L. Rife, Gerald E. Zion

December 31, 1980

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection. . . . .	53,727.11
Installment loans. . . . .	1,129,082.15
Notes discounted and/or purchased. . . . .	490,280.38
United States Government Obligations . . . . .	
Other bonds. . . . .	210,707.08
Corporate stocks . . . . .	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,202.45</u> . . . . .	6,202.45
Leasehold Improvements . . . . .	
Real estate owned other than bank premises . . . . .	
Automobiles Owned. . . . .	42,217.46
Other Assets . . . . .	
TOTAL ASSETS. . . . .	1,932,216.63

LIABILITIES

Notes payable to banks . . . . .	
Notes payable (other). . . . .	
Savings deposits . . . . .	333,709.35
Thrift-Investment Certificates . . . . .	1,376,066.24
Mortgages on real estate owned . . . . .	
Unearned interest and discounts. . . . .	21,540.26
Dealers' Reserves. . . . .	
Amounts set aside for interest, taxes, and other expenses. . . . .	28,098.27
Other Liabilities. . . . .	7,460.58
TOTAL LIABILITIES . . . . .	1,766,874.80

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans . . . . .	13,312.63
Other reserves on loans. . . . .	
Reserves on securities . . . . .	
TOTAL RESERVES ON LOANS AND SECURITIES. . . . .	13,312.63

CAPITAL ACCOUNTS

Capital notes and debentures . . . . .	
Equity capital, total (1 to 4 below) . . . . .	152,029.20
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. . . . .	30,000.00
3. Undivided profits. . . . .	22,029.20
4. Reserve for contingencies and other capital reserves . . . . .	
TOTAL CAPITAL ACCOUNTS. . . . .	152,029.20
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. . . . .	1,932,216.63





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