

REG2.1/1985  
c.2

COLORADO STATE PUBLICATIONS LIBRARY



3 1799 00126 0595

SEVENTY-SIXTH  
ANNUAL REPORT  
OF THE  
STATE BANK COMMISSIONER  
OF THE  
STATE OF COLORADO



*To His Excellency*

RICHARD D. LAMM

The Governor of the State

of

Colorado

For the period from January 1, 1985  
to December 31, 1985



Digitized by the Internet Archive  
in 2016

December 31, 1985

TO: His Excellency Richard D. Lamm  
Governor of the State of Colorado

Dear Governor Lamm:

It is with pleasure that I submit this Annual Report of Condition for all state-chartered commercial and industrial banks in compliance with the provisions of C.R.S. 1973, 11-2-109, as amended. Publication and distribution of this Report is made in accordance with the provisions of Section 11-2-110, and title 11, Articles 1 through 11, known as the Colorado Banking Code of 1957.

The Statements of Condition of all state chartered trust companies are herewith contained in compliance with C.R.S. 1973, 11-23-114 (3), as amended.

State chartered banks in Colorado reported total assets of \$7,231,531,000 as of December 31, 1985,--- a 1 percent increase since December 31, 1984. The number of state chartered banks remained constant at 197. During 1985, five new bank charters were issued; four banks were closed by this office due to insolvency; and one bank converted from a state chartered bank to a national charter.

State chartered industrial banks in Colorado reported total assets of \$1,063,914,741 as of December 31, 1985,---a 5 percent increase since December 31, 1984. The number of industrial banks decreased from 141 at the beginning of the year to 125 on December 31, 1985,---a decrease of 16. Four industrial banks voluntarily liquidated during the year; one industrial bank was closed by the Commissioner due to insolvency; nine banks merged into another institution; and, two converted into commercial banks.

State chartered credit unions (115) reported total assets of \$1,166,779,636.14 as of December 31, 1985 which represents a 20.4 percent increase. The number of credit unions decreased from 122 reported as of December 31, 1984. Four credit unions were liquidated, and three were merged into other credit unions.

Very truly yours,

Richard B. Doby  
State Bank Commissioner

i

RECEIVED

AUG 20 1986

COLORADO STATE LIBRARY  
State Publications Depository

DIVISION OF BANKING

Richard B. Doby  
STATE BANK COMMISSIONER

James T. Dillon  
CHIEF DEPUTY BANK COMMISSIONER

J D Chatman  
CHIEF FINANCIAL INSTITUTIONS EXAMINER

Nancy Antill  
Louise A. Fish  
Kenneth R. Ehrich  
Lee B. Woodbury  
SENIOR FINANCIAL INSTITUTIONS EXAMINERS

Leonard A. Reish  
EDP AUDITOR II

Morris Augusta  
Kenneth L. Bruning  
Margaret A. Chalmers  
Michael M. Chevarria  
Byron M. Coleman  
Milad G. Fam  
Randy Garrouette  
Robert O. Farmer  
Virginia Greenwalt-Belmain  
Victor A. Hangar  
Robert Hinton  
Rosemary F. Isbell  
Robert E. Kissel  
R. Charles Krieger  
Kenneth E. Malskeit  
Michael R. Mitchell  
E. Earl Penwell  
Bessie E. Proffitt  
Ronald R. Roberts  
Thomas E. Rockwell  
Daniel A. Gloekler  
John C. Rose  
Raymond Schorn  
Robert L. Smith  
Richard W. Thomason  
G. John Uebelhoer  
David C. Webb  
Richard D. Woodward  
FINANCIAL INSTITUTION EXAMINERS

Julia E. Swearingen  
ADMINISTRATIVE OFFICER II

--

Mary Cunningham  
Senior Secretary  
Farrell Carroll  
Senior Secretary  
Addie Keene  
Senior Secretary  
Billie Arlene Grant  
Typist B  
Debbie Rahe  
Typist B  
Annette Trujillo  
Admin. Clerk  
Boris Donescu  
Typist B

COLORADO STATE BANKING BOARD

Richard B. Doby  
Chairman

Charles R. Sillstrop  
Term Expires July 1, 1987

Robert D. Bischoff  
Term Expires July 1, 1989

Sandra McCray  
Term Expires July 1, 1989

William L. Perry  
Term Expires July 1, 1991

Sam F. Falsetto  
Term Expires July 1, 1991

R. Kent Landmark  
Term Expires July 1, 1991

Legal Counsel

Lee Ann Donelson  
Assistant Attorney General

NEW BANK CHARTERS APPROVED AND ISSUED

<u>Date Charter Issued</u>	<u>Name and Bank Location</u>	<u>Capital</u>	<u>Surplus</u>	<u>Undivided Profits</u>
March 30, 1985	American Bank of Commerce, Denver	500,000	500,000	750,000
May 28, 1985	Prudential Bank, Denver	1,100,000	360,000	140,819
July 3, 1985	Citywide Bank of Thornton	600,000	700,000	200,000
September 30, 1985	International Bank of Wheat Ridge	700,000	500,000	300,000
October 31, 1985	Boulder Tri-State Bank, Boulder	700,000	500,000	300,000

COMPARATIVE ABSTRACT

Showing Condition of State Credit Unions, State of Colorado  
At the close of business on the dates indicated  
As compiled by the Office of the State Bank Commissioner

	114 Credit Unions 12-31-85	122 credit Unions 12-31-84	% of Change
<u>Assets</u>			
Loans to Members	715,290,126	643,352,834	+ 11.2
All Other Loan Accounts	14,227,812	1,619,616	+ 778.5
Total Loans	729,517,938	644,972,450	+ 13.1
Allowance for loan losses	(46,238)	36,456	- 226.8
Cash	19,483,662	12,534,186	+ 55.4
<u>Investment Securities</u>			
U. S. Government Obligations	30,346,815	31,920,019	- 4.9
Federal Agency Securities	49,258,701	19,881,995	+ 147.8
Common Trust Investments	2,375,428	51,289	+4,531.5
Corporate Central Credit Union	149,595,489	114,653,807	+ 30.5
Commercial Banks	51,279,770	42,320,476	+ 21.2
Savings & Loans, Mutual Svgs banks	75,337,425	62,564,160	+ 20.4
Shares in Central Liquidity Facility	8,434,810	1,497,513	+ 463.2
Other Credit Unions	1,177,726	227,170	+ 418.4
Loans to Credit Unions	44,320	35,843	+ 23.7
All Other Investments	19,047,353	11,309,815	+ 68.4
Total Investments	386,897,837	284,462,087	+ 36.0
Land & Building (Net of depreciation)	17,986,449	14,986,564	+ 20.0
Other Fixed Assets	7,394,336	6,201,726	+ 19.2
Other Assets	5,545,652	6,263,238	- 11.5
Total Assets	1,166,779,636	969,456,707	+ 20.4
<u>Liabilities</u>			
Promissory Notes	17,584	296,060	- 94.1
Reverse Repo Agreement	727,115	733,600	- .9
Other Notes	627,368	7,841,071	- 92.0
Accounts Payable	2,215,462	1,961,363	+ 13.0
Interest Payable on Deposits	1,987,164	1,485,846	+ 33.7
Dividends Payable	4,385,722	4,342,078	+ 1.0
Deposits	70,957,779	36,627,679	+ 93.7
All Other Liabilities	2,492,080	2,792,158	- 10.7
Total Liabilities	83,410,274	56,079,855	+ 48.7
<u>Equity Capital</u>			
Share Certificates	278,173,064	213,980,865	+ 30.0
Shares Drafts	71,641,903	52,044,462	+ 37.7
IRA, Keogh Accounts	142,026,712	74,873,061	+ 89.7
Other Shares	479,325,097	474,453,286	+ 1.0
Total Shares	971,166,776	815,351,674	+ 19.1
Regular Reserves	51,470,295	45,533,709	+ 13.0
Investment Valuation Reserve	565,627	2,864,592	- 80.3
Other Reserves	8,656,531	7,960,344	+ 8.7
Undivided Earnings	51,510,134	41,593,767	+ 23.8
Total Equity Capital	112,202,587	97,952,412	+ 14.5
Total Equity Capital/Shares	1,083,369,363	913,304,086	+ 18.6
Total Liabilities/Equity/Shares	1,166,779,637	969,383,941	+ 20.4

COMPARATIVE ABSTRACT

Showing Condition of Commercial 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

.000 omitted

ASSETS	195 BANKS	% to total	197 BANKS	COMPARISON
	12-31-85		12-31-84	Increase(+) / Decrease(-)
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	713,623	10	724,244	- 10,621
SECURITIES	1,397,058	19	1,463,111	- 66,053
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	528,273	7	412,881	115,392
LOANS AND LEASE FINANCING RECEIVABLES	4,201,075	58	4,226,681	- 25,606
ASSETS HELD IN TRADING ACCOUNTS	210	0	1,439	- 1,229
PREMISES AND FIXED ASSETS	182,941	3	134,319	+ 48,622
OTHER REAL ESTATE OWNED	56,201	1	40,544	+ 15,657
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	1,512	0	20,842	- 19,330
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	1,490	0	2,072	- 582
INTANGIBLE ASSETS	315	0	520	- 204
OTHER ASSETS	148,832	2	155,407	- 6,575
<b>TOTAL ASSETS</b>	<b>7,231,531</b>	<b>100</b>	<b>7,182,060</b>	<b>+ 49,471</b>
<b>LIABILITIES</b>				
DEPOSITS - DOMESTIC OFFICES	6,278,598	87	6,195,295	+ 83,303
- NONINTEREST BEARING	1,589,630		1,698,005	
- INTEREST BEARING	4,688,968		4,497,290	
FED FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS	225,135	3	250,584	- 25,449
DEMAND NOTES/U.S. TREASURY	20,333	.5	15,692	+ 4,641
OTHER BORROWED MONEY	4,316	0	34,133	- 29,817
MORTGAGE INDEBTEDNESS	28,488	1	30,020	- 1,532
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	1,490	0	2,072	- 582
NOTES AND DEBENTURES	9,460	.5	12,125	- 2,665
OTHER LIABILITIES	86,913	1	82,472	+ 4,441
<b>TOTAL LIABILITIES</b>	<b>6,654,733</b>		<b>6,622,393</b>	<b>+ 32,340</b>
<b>EQUITY CAPITAL</b>				
PREFERRED STOCK	1,010	0	2,250	- 1,240
COMMON STOCK	123,386	1	123,945	- 559
SURPLUS	240,742	3	241,588	- 846
UNDIVIDED PROFITS/CAP.RES.	211,660	3	191,884	+ 19,776
<b>TOTAL EQUITY CAPITAL</b>	<b>576,798</b>		<b>559,667</b>	<b>+ 17,131</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>7,231,531</b>	<b>100</b>	<b>7,182,060</b>	<b>+ 49,471</b>



ALPHABETICAL INDEX

A

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
Arvada . . . . .	525	Omnibank Arvada . . . . .	01
Aspen . . . . .	563	Pitkin County Bank & Trust Company . . . . .	02
Aspen . . . . .	283	Bank of Aspen, The . . . . .	03
Aurora . . . . .	502	Central Bank of Aurora . . . . .	04
Aurora . . . . .	541	Commerce Bank of Aurora . . . . .	05
Aurora . . . . .	558	Omnibank Aurora . . . . .	06
Aurora . . . . .	463	Peoples Bank & Trust Company . . . . .	07
Aurora . . . . .	537	Security Bank of Aurora . . . . .	08
Aurora . . . . .	604	Bank of Aurora, The . . . . .	09
Aurora . . . . .	435	United Bank of Aurora . . . . .	10
Aurora . . . . .	611	United Bank of Aurora-South . . . . .	11
Avon . . . . .	586	Firstbank of Avon . . . . .	12

B

Bailey . . . . .	527	Bank of Park County . . . . .	13
Basalt . . . . .	543	Alpine Bank, Basalt . . . . .	14
Bayfield . . . . .	549	Pine River Valley Bank . . . . .	15
Boulder . . . . .	522	Bank of Boulder . . . . .	16
Boulder . . . . .	472	Security Bank of Boulder . . . . .	17
Boulder . . . . .	009	United Bank of Boulder . . . . .	18
Brighton . . . . .	507	Platte Valley Bank . . . . .	19
Brighton . . . . .	42B	United Bank of Brighton . . . . .	20
Broomfield . . . . .	545	Central Bank of Broomfield . . . . .	21
Broomfield . . . . .	465	United Bank of Broomfield . . . . .	22
Brush . . . . .	294	Farmers State Bank of Brush . . . . .	23
Buena Vista . . . . .	477	Buena Vista Bank & Trust Company . . . . .	24
Burlington . . . . .	427	Bank of Burlington . . . . .	25
Byers . . . . .	206	Byers State Bank . . . . .	26

C

Calhan . . . . .	312	Farmers State Bank of Calhan . . . . .	27
Carbondale . . . . .	516	Alpine Bank, Carbondale . . . . .	28
Castle Rock . . . . .	433	Bank of Douglas County, The . . . . .	29
Cheyenne Wells . . . . .	437	Eastern Colorado Bank . . . . .	30
Colorado City . . . . .	548	Greenhorn Valley Bank . . . . .	31
Colorado Springs . . . . .	566	Bank at Broadmoor . . . . .	32
Colorado Springs . . . . .	496	Bank of Colorado . . . . .	33
Colorado Springs . . . . .	486	Central Bank of Academy Boulevard . . . . .	34
Colorado Springs . . . . .	454	Central Bank of Colorado Springs . . . . .	35
Colorado Springs . . . . .	590	Century Bank Academy at Hancock . . . . .	36
Colorado Springs . . . . .	609	Cheyenne Mountain Bank . . . . .	37
Colorado Springs . . . . .	523	First Bank . . . . .	38
Colorado Springs . . . . .	546	Garden of the Gods Bank . . . . .	39
Colorado Springs . . . . .	60B	State Bank & Trust of Colorado Springs . . . . .	40
Colorado Springs . . . . .	510	Citadel Bank, The . . . . .	41
Commerce City . . . . .	449	Metropolitan State Bank . . . . .	42
Conifer . . . . .	567	Mountain Valley Bank . . . . .	43
Cortez . . . . .	429	Citizens State Bank . . . . .	44
Craig . . . . .	421	Moffat County State Bank . . . . .	45
Crested Butte . . . . .	551	Crested Butte State Bank . . . . .	46
Cripple Creek . . . . .	520	Bank of Cripple Creek . . . . .	47

ALPHABETICAL INDEX

D

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
Del Norte . . . . .	431	Rio Grande County Bank . . . . .	48
Delta . . . . .	149	Colorado Bank and Trust Company . . . . .	49
Denver . . . . .	612	American Bank of Commerce . . . . .	50
Denver . . . . .	457	Bank of Denver . . . . .	51
Denver . . . . .	030	Central Bank of Denver . . . . .	52
Denver . . . . .	453	Central Bank of North Denver . . . . .	53
Denver . . . . .	473	Century Bank & Trust . . . . .	54
Denver . . . . .	589	Century Bank North . . . . .	55
Denver . . . . .	493	Citywide Bank of Denver . . . . .	56
Denver . . . . .	092	Colorado State Bank of Denver . . . . .	57
Denver . . . . .	592	First Charter Bank . . . . .	58
Denver . . . . .	519	Frontier Bank of Denver . . . . .	59
Denver . . . . .	460	Guaranty Bank & Trust Company . . . . .	60
Denver . . . . .	576	Independent State Bank of Colorado . . . . .	61
Denver . . . . .	556	International Bank . . . . .	62
Denver . . . . .	444	Mountain States Bank . . . . .	63
Denver . . . . .	536	Dnmbank Southeast . . . . .	64
Denver . . . . .	613	Prudential Bank . . . . .	65
Denver . . . . .	470	Southwest State Bank . . . . .	66
Denver . . . . .	607	Tri-State Bank . . . . .	67
Denver . . . . .	509	Union Bank & Trust . . . . .	68
Dolores . . . . .	467	Dolores State Bank . . . . .	69
Dove Creek . . . . .	446	Dove Creek State Bank . . . . .	70
Durango . . . . .	492	United Bank of Durango . . . . .	71

E

Eagle . . . . .	601	Alpine Bank, Eagle . . . . .	72
Eagle . . . . .	505	Firstbank of Eagle County . . . . .	73
Eaton . . . . .	432	Eaton Bank . . . . .	74
Englewood . . . . .	578	Ambank at Drchard Valley . . . . .	75
Englewood . . . . .	518	Arapahoe Bank & Trust . . . . .	76
Englewood . . . . .	515	Centennial State Bank of Colorado . . . . .	77
Englewood . . . . .	579	Charter Bank & Trust . . . . .	78
Englewood . . . . .	605	Firstbank at Arapahoe/Yosemite . . . . .	79
Englewood . . . . .	564	International Bank, Englewood . . . . .	80
Erie . . . . .	285	Firstbank of Erie . . . . .	81
Estes Park . . . . .	037	Estes Park Bank . . . . .	82
Evergreen . . . . .	530	Bank of Evergreen . . . . .	83

F

Fairplay . . . . .	274	Bank of Fairplay . . . . .	84
Federal Heights . . . . .	595	International Bank North . . . . .	85
Fort Collins . . . . .	572	Commerce Bank . . . . .	86
Fort Collins . . . . .	532	Northern Bank & Trust . . . . .	87
Fort Collins . . . . .	476	Rocky Mountain Bank & Trust Company . . . . .	88
Fort Lupton . . . . .	050	Fort Lupton State Bank . . . . .	89
Fort Morgan . . . . .	291	Farmers State Bank of Fort Morgan . . . . .	90
Fort Morgan . . . . .	591	Fort Morgan State Bank . . . . .	91
Fountain . . . . .	491	Pioneer Bank of Fountain . . . . .	92
Fowler . . . . .	052	Fowler State Bank . . . . .	93
Frederick . . . . .	535	First Interstate Bank of Frederick . . . . .	94
Frisco . . . . .	488	Summit County Bank . . . . .	95
Fruita . . . . .	440	Fruita State Bank . . . . .	96

ALPHABETICAL INDEX

G

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
Georgetown . . . . .	503	Bank of Georgetown . . . . .	97
Glendale . . . . .	606	Citizens Bank of Glendale . . . . .	98
Glendale . . . . .	597	Commonwealth State Bank . . . . .	99
Glenwood Springs . . . . .	570	Alpine Bank & Trust . . . . .	100
Glenwood Springs . . . . .	598	Alpine Bank, Glenwood Springs Mall. . . . .	101
Golden . . . . .	569	Denver West Bank & Trust. . . . .	102
Granada . . . . .	288	American State Bank . . . . .	103
Granby . . . . .	450	Middle Park Bank. . . . .	104
Grand Junction . . . . .	603	Bank of Grand Junction. . . . .	105
Grand Junction . . . . .	422	Intrawest Bank of Grand Junction. . . . .	106
Greeley . . . . .	485	Central Bank of Greeley . . . . .	107
Greeley . . . . .	585	Central Bank of West Greeley. . . . .	108
Greeley . . . . .	562	Union Colony Bank . . . . .	109
Greeley . . . . .	059	United Bank of Greeley. . . . .	110
Gunnison . . . . .	207	Gunnison Bank & Trust Company . . . . .	111

H

Haxtun . . . . .	436	Haxtun Community Bank . . . . .	112
Holly . . . . .	499	First Bank & Trust. . . . .	113
Hotchkiss. . . . .	425	First State Bank of Hotchkiss . . . . .	114

I

Idaho Springs. . . . .	438	First State Bank. . . . .	115
Ignacio. . . . .	198	United Bank of Ignacio. . . . .	116

J

Julesburg. . . . .	583	Sedgwick County Bank. . . . .	117
--------------------	-----	-------------------------------	-----

K

Keenesburg . . . . .	442	Citizens State Bank . . . . .	118
Kersey . . . . .	565	Kersey State Bank . . . . .	119
Kiowa . . . . .	136	Kiowa State Bank. . . . .	120
Kirk . . . . .	321	Kirk State Bank . . . . .	121
Kit Carson . . . . .	176	Kit Carson State Bank . . . . .	122
Kremmling. . . . .	070	Bank of Kremmling . . . . .	123

L

La Junta. . . . .	073	Colorado Bank & Trust Company, La Junta	124
La Junta. . . . .	072	La Junta State Bank . . . . .	125
Lakewood. . . . .	610	Citywide Bank of Lakewood . . . . .	126
Lakewood. . . . .	553	Firstbank of Academy Park . . . . .	127
Lakewood. . . . .	539	Green Mountain Bank . . . . .	128
Lakewood. . . . .	439	Jefferson Bank & Trust. . . . .	129
Lakewood. . . . .	511	Jefferson Bank-South. . . . .	130
Lamar . . . . .	394	Valley State Bank . . . . .	131
Leadville . . . . .	434	Commercial Bank of Leadville. . . . .	132
Littleton . . . . .	596	Ambank at Broadway. . . . .	133
Littleton . . . . .	521	Central Bank of Chatfield . . . . .	134
Littleton . . . . .	584	Citizens Bank . . . . .	135
Littleton . . . . .	577	Columbine Valley Bank & Trust . . . . .	136
Littleton . . . . .	462	United Bank of Littleton. . . . .	137
Longmont. . . . .	599	Pioneer Bank of Longmont. . . . .	138
Louisville. . . . .	580	Omnibank Louisville . . . . .	139
Loveland. . . . .	526	American Bank . . . . .	140
Loveland. . . . .	448	Home State Bank . . . . .	141
Lyons . . . . .	514	Valley Bank of Lyons. . . . .	142

ALPHABETICAL INDEX

M			
<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
Mancos . . . . .	483	Mancos State Bank . . . . .	143
Manitou Springs . . . . .	085	Bank of Manitou . . . . .	144
Manzanola . . . . .	337	J. N. Beaty & Company, Bankers . . . . .	145
McClave . . . . .	397	McClave State Bank . . . . .	146
Meeker . . . . .	600	Peoples State Bank . . . . .	147
Minturn . . . . .	500	Firstbank of Minturn . . . . .	148
Monte Vista . . . . .	430	Bank of Monte Vista . . . . .	149
Montrose . . . . .	557	Montrose State Bank . . . . .	150
Monument . . . . .	540	El Paso County Bank . . . . .	151
N			
Naturita . . . . .	512	Montrose County Bank . . . . .	152
Northglenn . . . . .	529	Citywide Bank of Northglenn . . . . .	153
Norwood . . . . .	447	San Miguel Basin State Bank . . . . .	154
O			
Olathe . . . . .	544	Olathe State Bank . . . . .	155
Ouray . . . . .	270	Citizens State Bank of Ouray . . . . .	156
P			
Pagosa Springs . . . . .	147	Citizens Bank of Pagosa Springs . . . . .	157
Paonia . . . . .	550	Paonia State Bank . . . . .	158
Parker . . . . .	555	Bank of the West . . . . .	159
Platteville . . . . .	560	Platteville State Bank . . . . .	160
Pueblo . . . . .	542	Centennial Bank of Blende . . . . .	161
Pueblo . . . . .	101	Minnequa Bank of Pueblo . . . . .	162
Pueblo . . . . .	174	Pueblo Bank & Trust Company . . . . .	163
Pueblo . . . . .	568	Pueblo Boulevard Bank . . . . .	164
Pueblo . . . . .	451	United Bank of Pueblo . . . . .	165
Pueblo West . . . . .	588	Bank of Southern Colorado . . . . .	166
R			
Rangely . . . . .	479	Bank of Rangely . . . . .	167
Rangely . . . . .	602	Rio Blanco State Bank . . . . .	168
Rifle . . . . .	587	Regional Bank of Rifle . . . . .	169
Rocky Ford . . . . .	445	Empire State Bank . . . . .	170
S			
Salida . . . . .	531	Chaffee County Bank . . . . .	171
Security . . . . .	480	Valley Bank . . . . .	172
Snowmass Village . . . . .	528	Alpine Bank of Snowmass . . . . .	173
Springfield . . . . .	554	Baca State Bank . . . . .	174
Steamboat Springs . . . . .	533	United Bank of Steamboat Springs . . . . .	175
Sterling . . . . .	346	Commercial Savings Bank of Sterling . . . . .	176
Sterling . . . . .	417	Intrawest Bank of Sterling . . . . .	177

ALPHABETICAL INDEX

T

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
Telluride . . . . .	495	Bank of Telluride . . . . .	178
Thornton . . . . .	614	Citywide Bank of Thornton . . . . .	179
Thornton . . . . .	478	North Valley Bank . . . . .	180

V

Vail . . . . .	490	Firstbank of Vail . . . . .	181
----------------	-----	-----------------------------	-----

W

Walden . . . . .	459	North Park State Bank . . . . .	182
Walsh . . . . .	313	Colorado State Bank . . . . .	183
Westcliffe . . . . .	559	Custer County Bank . . . . .	184
Westminster . . . . .	594	Bank of Westminster . . . . .	185
Westminster . . . . .	498	Citizens Bank . . . . .	186
Wheat Ridge . . . . .	524	Citywide Bank of Applewood . . . . .	187
Wheat Ridge . . . . .	615	International Bank of Wheat Ridge . . . . .	188
Wiggins . . . . .	506	First State Bank of Wiggins . . . . .	189
Wiley . . . . .	123	State Bank of Wiley . . . . .	190
Windsor . . . . .	552	Bank of Windsor . . . . .	191
Winter Park . . . . .	508	Bank of Winter Park . . . . .	192
Woodland Park . . . . .	484	Park State Bank . . . . .	193
Wray . . . . .	547	Wray State Bank . . . . .	194

Y

Yuma . . . . .	224	Farmers State Bank of Yuma . . . . .	195
----------------	-----	--------------------------------------	-----

AMENDMENTS TO  
COMMERCIAL BANKS RULES AND REGULATIONS

During 1985

CB-101.8 Capital Adequacy. This rule applies to all state banks for those circumstances in which the Colorado State Banking Board, pursuant to the Colorado Banking Code of 1957 must evaluate capital as an essential component in promoting and maintaining a sound banking system, the security of deposits and depositors and other customers, the preservation of the liquid position of state banks and in the interest of preventing injurious credit expansion and contractions.

For the purpose of establishing the guidelines and standards, the Banking Board and the Division of Banking will use in determining capital adequacy for state banks, the Board specifically incorporates by reference, without publishing in full, section 325.1 through 325.5 of part 325 of Title 12 of the Code of Federal Regulations as adopted by the Board of Directors of the Federal Deposit Insurance Corporation February 11, 1985 and excluding any later amendments or additions of such part 325. For further information regarding this Regulation, contact Commissioner Richard B. Doby, State Bank Commissioner, 303 West Colfax Avenue #700, Denver, Colorado.

CB-1.23 Declaratory Orders. (a) Any person<sup>1</sup> may petition the board for a declaratory order to terminate controversies or to remove uncertainties as to the applicability to the petitioner of any statutory provision or of any rule or order of the board.

(b) The board will determine, in its discretion and without notice to petitioner, whether to rule upon any such petition. If the board determines that it will not rule upon such a petition, the board shall promptly notify the petitioner of its action and state the reasons for such action.

(c) In determining whether to rule upon a petition filed pursuant to this rule, the board will consider the following matters, among others:

1. Whether a rule on the petition will terminate a controversy or remove uncertainties as to the applicability to petitioner of any statutory provision or rule or order of the board.

2. Whether the petition involves any subject, question or issue which is the subject of a formal or informal matter or investigation currently pending before the board or a court involving one or more of the petitioners.

3. Whether the petition involves any subject, question or issue which is the subject of a formal or informal matter or investigation currently pending before the board or a court but not involving any petitioner.

4. Whether the petition seeks a ruling on a moot or hypothetical question or will result in an advisory ruling or opinion.

5. Whether the petitioner has some other adequate legal remedy, other than an action for declaratory relief pursuant to Rule 57, Colorado Civil Procedures Act, which will terminate the controversy or remove any uncertainty as to the applicability to the petitioner of the statute, rule or order in question.

(d) Any petition filed pursuant to this rule shall set forth the following:

1. The name and address of the petitioner and whether the petitioner is licensed pursuant to 11-3-101 C.R.S., et seq.

2. The statute, rule or order to which the petition relates.

3. A concise statement of all of the facts necessary to show the nature of the controversy or uncertainty and the manner in which the statute, rule or order in question applies or potentially applies to the petitioner.

(e) If the board determines that it will rule on the petition, the following procedures shall apply:

1. The board may rule upon the petition based solely upon the facts presented in the petition. In such a case:

a. Any ruling of the board will apply only to the extent of the facts presented in the petition and any amendment to the petition.

b. The board may order the petitioner to file a written brief, memorandum or statement of position.

c. The board may set the petition, upon due notice to petitioner, for a non-evidentiary hearing.

d. The board may dispose of the petition on the sole basis of the matters set forth in the petition.

e. The board may request the petitioner to submit additional facts, in writing. In such event, such additional facts will be considered as an amendment to the petition.

f. The board may take administrative notice of facts pursuant to the Administrative Procedures Act (C.R.S., 1973, 24-4-105 (8)) and may utilize its experience, technical competence and specialized knowledge in the disposition of the petition.

g. If the board rules upon the petition without a hearing, it shall promptly notify the petitioner of its decision.

2. The board may, in its discretion, set the petition for hearing, upon due notice to petitioner, for the purpose of obtaining additional facts or information or to determine the truth of any facts set forth in the petition or to hearing oral argument on the petition. The notice to the petitioner setting such hearing shall set forth, to the extent known, the factual or other matters into which the board intends to inquire. For the purpose of such a hearing, to the extent necessary, the petitioner shall have the burden of proving all of the facts stated in the petition, all of the facts necessary to show the nature of the controversy or uncertainty and the manner in which the statute, rule or order in question applies or potentially applies to the petitioner and any other facts the petitioner desires the board to consider.

(f) The parties to any proceeding pursuant to this rule shall be the board and the petitioner. Any other person may seek leave of the board to intervene in such a proceeding, and leave to intervene will be granted at the sole discretion of the board. A petition to intervene shall set forth the same matters as required by section (d) of this rule. Any reference to a "petitioner" in this rule also refers to any person who has been granted leave to intervene by the board.

(g) Any declaratory order or other order disposing of a petition pursuant to this rule shall constitute agency action subject to judicial review pursuant to C.R.S. 1973, 24-4-106.

1/ Refer to existing definition of "person" in APA, rules or statute, if any.

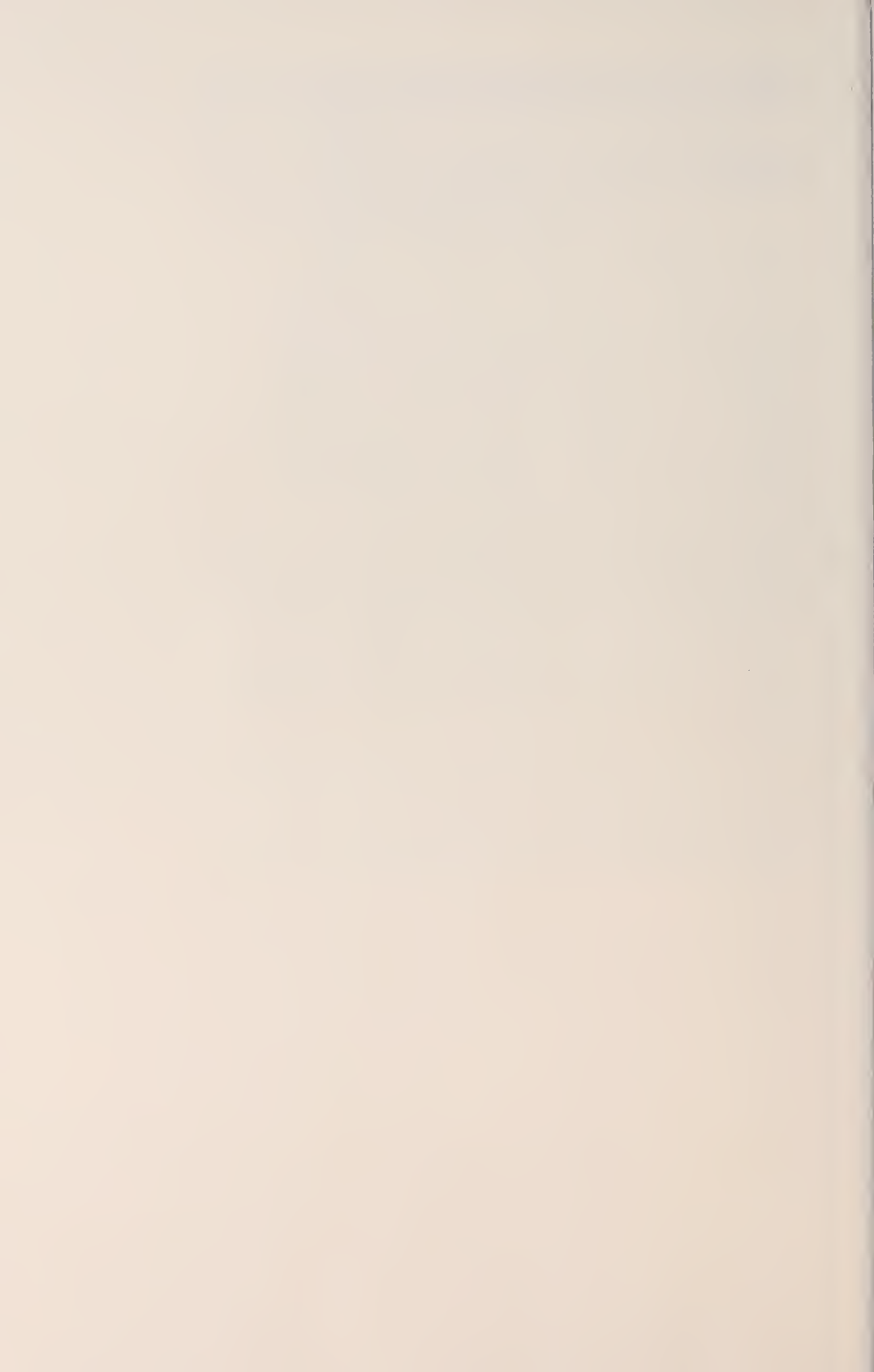
CB 101.29 Bankers blanket bond. (1) Any bankers blanket bond procured by a state bank to satisfy the requirements of section 11-3-120, C.R.S. (1982 Repl. Vol.) shall provide that the bonding



company providing the bond shall give at least ninety days' notice of cancellation or non-renewal of such bond to the bank and to the State Bank Commissioner.

(2) Any state bank which experiences difficulty in obtaining and maintaining blanket bond coverage shall notify the State Bank Commissioner:

- a. When there is a lapse in fidelity coverage; and,
- b. Monthly thereafter concerning actions and progress in obtaining such coverage.



OMNIBANK ARVADA  
ARVADA

OFFICERS-

BRENT BARLOW, PRESIDENT; RONALD G. ROGERS, VICE-PRESIDENT/CASHIER;  
ROBERT W. GRAF, SECRETARY

DIRECTORS-

BRENT BARLOW, NORMAN BROWNSTEIN, MICHAEL A. FEINER, ROBERT W. GRAF, HAROLD  
GUZOFSKY, EMIL HECHT, WILLIAM B. KEMPER, LEONARD MILLMAN, LARRY A. MIZEL,  
DONALD P. SHWAYDER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,057
B. INTEREST-BEARING BALANCES.....		200
2. SECURITIES.....		8,217
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,229	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	97	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,132
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		593
7. OTHER REAL ESTATE OWNED.....		275
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		261
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		20,985

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		18,822
(1) NONINTEREST-BEARING.....	7,587	
(2) INTEREST-BEARING.....	11,235	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		132
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		18,954
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		931
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,031
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		20,985

PITKIN COUNTY BANK & TRUST COMPANY  
 ASPEN

OFFICERS-

ALLEN KOENEKE PRESIDENT; ANN M. BAKER, SECRETARY/VICE-PRESIDENT  
 MARY ANN CAMPELL, CASHIER/SECRETARY; KYLE J. SMITH, COMMERCIAL LOAN  
 OFFICER; THOMAS GRIFFITHS, EXECUTIVE VICE PRESIDENT OF LENDING;  
 AMY GILBERTSON, OFFICER

DIRECTORS-

CHARLES B. ISRAEL, CAROL ANN KOPP, ROBERT R. ODEN, J. THOMAS CLARK, JR.,  
 JEROLD B. HIRSH.

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,772	
B. INTEREST-BEARING BALANCES.....	1,600	
2. SECURITIES.....	3,556	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	400	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	20,513	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	155	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		20,358
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		288
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	458	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		30,432

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		28,127
(1) NONINTEREST-BEARING.....	6,832	
(2) INTEREST-BEARING.....	21,295	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		167
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	195	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		28,489
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		650
25. SURPLUS.....		684
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		609
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,943
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		30,432

THE BANK OF ASPEN  
ASPEN

OFFICERS-

CHARLES F. FISHER, PRESIDENT; GEORGE HART, VICE PRESIDENT; KURT ADAM, SR. VICE PRESIDENT; MARY M. RYERSON, ASSISTANT VICE PRESIDENT/CASHIER

DIRECTORS-

COLLIN C. JOHNSTON, FRANKE E. PIERRO, J. RODNEY UHRICH, DONALD J. KANY, CHARLES F. FISHER, MICHAEL J. PINT, JOHN MORRISON, RICHARD J. MEEKER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,205
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	9,769
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	965
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,673
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	237
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,436
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	623
7. OTHER REAL ESTATE OWNED.....	562
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	614
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	39,174

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	35,609
(1) NONINTEREST-BEARING.....	14,917
(2) INTEREST-BEARING.....	20,692
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	12
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	125
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	35,746
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,641
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	787
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,428
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	39,174

CENTRAL BANK OF AURORA  
AURORA

OFFICERS-

KEN GRUNKEMEYER, PRESIDENT/SECRETARY; DAVID T. MANLEY, EXECUTIVE VICE-PRESIDENT; JANICE M. KOSHIO, VICE PRESIDENT; ANDREW FARRELL, ASSISTANT VICE PRESIDENT; JOHN M. MCLAUGHLIN CASHIER; CAROL PATTERSON ADMINISTRATIVE OFFICER; LINDA YOVANKIN OPERATIONS OFFICER

DIRECTORS:

JOSEPH R. LINCOLN, TERRANCE J. TANGEN, BOYD A. LINDQUIST, MARVIN OWENS, JR., KEN GRUNKEMEYER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,711
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,196
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,540
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	20,978	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	351	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		20,627
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		822
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		507
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		29,403

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		27,304
(1) NONINTEREST-BEARING.....	7,081	
(2) INTEREST-BEARING.....	20,223	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		179
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		27,483
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		1,220
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		400
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,920
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		29,403

COMMERCE BANK OF AURORA  
AURORA

OFFICERS-

JAMES C. LEWEIN, PRESIDENT; CAROL C. HARDY, VICE-PRESIDENT/OPERATIONS;  
C. BRUCE WAMPLER, VICE-PRESIDENT; KATHLEEN I. MICHEL, ASSISTANT VICE-  
PRESIDENT; LAVELLE FRENCH, ASSISTANT VICE PRESIDENT; PAUL W. SHOEMAKER;  
ASSISTANT VICE PRESIDENT;  
CHRISTINE KUNA OPERATIONS OFFICER; MICHAEL FINNEGAN, COMMERCIAL LOAN  
OFFICER; DOUGLAS SCHELLINGER, CONSUMER LOAN OFFICER

DIRECTORS-

LESTER D. PEDICORD, CAROL A. HARDY, J.E. MANNING, SR., DWIGHT C. RIDER  
JOSEPH D. FREUND, PAUL V. MURRAY, JR., JAMES B. WALTERS, JAMES C. LEWIEIN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,904
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,867
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	5,255
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	24,397
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	428
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	23,969
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	576
7. OTHER REAL ESTATE OWNED.....	550
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	542
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	40,663

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	37,369
(1) NONINTEREST-BEARING.....	12,024
(2) INTEREST-BEARING.....	25,345
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	173
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	37,542
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,633
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	988
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,121
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	40,663

OMNIBANK AURORA  
AURORA

OFFICERS-

R. L. MCGILVERY, PRESIDENT; MARK SCOTT, VICE-PRESIDENT; CHARLES KNAPP,  
CASHIER; BARBARA SANDERS, JEFF TRAINER, ASSISTANT CASHIERS; ROBERT W.  
GRAF, SECRETARY

DIRECTORS-

NORMAN BROWNSTEIN, ROBERT W. GRAF, HAROLD GUZOPSKY, EMIL HECHT, WILLIAM  
B. KEMPER, R. L. MCGILVERY, LEONARD MILLMAN, LARRY A. MIZEL  
DONALD P. SHWAYDER, MICHAEL FEINER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,830
B. INTEREST-BEARING BALANCES.....		200
2. SECURITIES.....		7,486
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,905
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,474	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	101	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		12,373
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		367
7. OTHER REAL ESTATE OWNED.....		203
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		308
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,672

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		22,154
(1) NONINTEREST-BEARING.....	8,515	
(2) INTEREST-BEARING.....	13,639	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		228
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		22,382
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,190
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,290
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		24,672



PEOPLES BANK & TRUST COMPANY  
AURORA

OFFICERS-

HOMER H. LYLE, PRESIDENT/CHAIRMAN; ROBERT R. MIDCAP, EXECUTIVE VICE-PRESIDENT; JAMES B. COOLING, SR. VICE PRESIDENT; MARY ANTOLINI, ASST. VICE PRESIDENT/CASHIER; JOAN MCNULTY, ASSISTANT CASHIER; LOIS PICKINPAUGH, ASSISTANT VICE PRESIDENT; LOIS AUSTON, GAYLA LEWIS, WANDA ALBERS AND KEN HAY, ASSISTANT CASHIERS; PEGGY SPARKS, ASSISTANT TRUST OFFICER  
DIRECTORS-

HOMER LYLE, GEROGE L. STRIKE, LOUIS N. STRIKE, ROBERT R. MIDCAP, EDWARD M. WILLIS, F.R. FULLER, RONALD E. CHISM, JOSEPH C. MIFPITT, THOMAS NEVIN  
HOMER LYLE, GEROG

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,990	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	6,421	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	4,750	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	25,381	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	238	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	25,143	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	518	
7. OTHER REAL ESTATE OWNED.....	335	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	360	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	42,517	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	39,093	
(1) NONINTEREST-BEARING.....	19,074	
(2) INTEREST-BEARING.....	20,019	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	436	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	39,529	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	1,000	
25. SURPLUS.....	1,000	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	988	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,988	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	42,517	

SECURITY BANK OF AURORA  
AURORA

OFFICERS-

DAVID MOLL, PRESIDENT; STEPHEN FLYNN VICE PRESIDENT; JEAN LASHMET, VICE-PRESIDENT OF MORTGAGE LENDING; DONALD CHAGNON VICE PRESIDENT/CASHIER

DIRECTORS-

MARVIN MOLL, DAVID MOLL, DOUGLAS MOLL, STEPHEN PETERSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,596
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		2,157
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		925
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,023	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	3	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,020
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		481
7. OTHER REAL ESTATE OWNED.....		275
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		299
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,753

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,649
(1) NONINTEREST-BEARING.....	4,810	
(2) INTEREST-BEARING.....	7,839	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		83
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,732
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		250
25. SURPLUS.....		650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		121
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,021
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,753

THE BANK OF AURORA  
AURORA

OFFICERS-

GLEN B. CLARK, SR., PRESIDENT; MURRAY F. HILL, EXECUTIVE VICE-PRESIDENT;  
SUSAN L. PFANNENSTIEL, CASHIER

DIRECTORS-

GLEN B. CLARK, SR., JACK RICH, HENRY R. ROBINSON, FREDERICK N. FANNING,  
ROBERT K. SWANSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	620	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,729
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,584	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	48	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,536
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		373
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		128
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		8,386

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,154
(1) NONINTEREST-BEARING.....	1,143	
(2) INTEREST-BEARING.....	6,011	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		170
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		122
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		7,446
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		40
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		940
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		8,386

UNITED BANK OF AURORA  
AURORA

OFFICERS-

JOHN T. KENNEDY, PRESIDENT; JACK C. HEIMBICHNER, SR. VICE-PRESIDENT;  
LINDA GIBSON, VICE-PRESIDENT/CASHIER; ARDEN KRUGERUD, RICHARD K. RICHARD  
F.E. KILGORE, VICE-PRESIDENTS; CAROLE COSTELLO, SHIRLEY HAINES, ASSIST-  
ANT VICE PRESIDENTS; DANIEL W. MILLER, COMMERCIAL BKG. OFFICER; STANLEY  
W. DE PUE, OFFICER; BILLY R. MILLER, CHRISTINE CADY, PERSONAL BANKING  
OFFICERS; CHRIS VAN DYK, OPERATIONS OFFICER

DIRECTORS-

WILLIAM C. HINKLEY, WILLIAM E. HUTCHINSON, GERALD A.  
KRAUS, THOMAS H. LAMB, JAMES M. LIGGETT, MICHAEL D. NEVIN, JOHN D.  
SAVIERS, TAYLOR L. STEPHENS, WILLIAM J. WIGGINS, JOHN T. KENNEDY, OLIVER  
W. HICKEL, III, STANLEY E. WITAKER, JR.

DECEMBER 31, 1985		000 OMITTED
<b>ASSETS:</b>		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,823	
B. INTEREST-BEARING BALANCES.....		15,392
2. SECURITIES.....		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	53,111	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	740	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		52,371
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,802
7. OTHER REAL ESTATE OWNED.....		224
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,175
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		77,787
<b>LIABILITIES:</b>		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		70,817
(1) NONINTEREST-BEARING.....	14,452	
(2) INTEREST-BEARING.....	56,365	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		550
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		736
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		72,103
22. LIMITED-LIFE PREFERRED STOCK.....		
<b>EQUITY CAPITAL:</b>		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		750
25. SURPLUS.....		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,934
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		5,684
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		77,787

UNITED BANK OF AURORA-SOUTH  
AURORA

OFFICERS-

LINDA M. BEDINGER, PRESIDENT; LINDA GIBSON, VICE-PRESIDENT & CASHIER/  
SECRETARY; HELEN EISEHIKH, ASSISTANT VICE PRESIDENT/ASSISTANT CASHIER;  
MICHELLE MERONEY, PERSONAL BANKING OFFICER; SHIRLEY HAINES, ASSISTANT  
VICE-PRESIDENT/MARKETING OFFICER. ARDEN KRUGERUD, ACTING SR. LENDER

DIRECTORS-

LINDA BEDINGER, WILLIAM C. HINKLEY, WILLIAM E. HUTCHINSON, JOHN T.  
KENNEDY, OLIVER W. KICKLE, III, GERALD A. KRAUS, THOMAS H. LAMB, JAMES  
M. LIGGETT, MICHAEL D. NEVIN, JOHN D. SAVIERS, TAYLOR L. STEPHENS,  
WILLIAM J. WIGGINS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	836
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,546
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	500
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,680
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	59
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,621
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	673
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	141
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,317

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,678
(1) NONINTEREST-BEARING.....	1,750
(2) INTEREST-BEARING.....	4,928
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	183
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,861
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	256
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,456
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28).....	8,317

FIRSTBANK OF AVON  
AVON

OFFICERS-

TERRY L. HALVERSON, PRESIDENT; DOUGLAS L. EGLESTON, VICE-PRESIDENT;  
ROBERT S. APPEL, SECRETARY; DOUGLAS L. EGLESTON, CASHIER; PAUL J. GALE,  
LARRY J. HAUSERMAN, EDSON P. HOLLAND, R. KENT LANDMARK, JACK D. NUNN,  
DAVID E. TSCHOPP, VICE-PRESIDENTS; CURTIS J. HARRIS, AUDITOR; STEVEN J.  
SWENSEN, ASSISTANT AUDITOR, DOUGLAS L. EGLESTON, SECURITY OFFICER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., TERRY L. HALVERSON, LARRY J.  
HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,  
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,  
J. ROBERT YOUNG, ROGER A. BEHLER, EVERETT WILLIAMS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,668
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		4,454
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,186
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,782	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	123	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,659
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		72
7. OTHER REAL ESTATE OWNED.....		221
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		580
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		17,840

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		16,677
(1) NONINTEREST-BEARING.....	4,081	
(2) INTEREST-BEARING.....	12,596	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		94
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		16,771
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		469
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,069
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		17,840

BANK OF PARK COUNTY  
BAILEY

OFFICERS-

WILLIAM M. USHER, PRESIDENT; A. L. GOOSMAN, VICE-PRESIDENT; BRONITA JOHNSON, CASHIER/SECRETARY

DIRECTORS-

WILLIAM M. USHER, CLIFFORD HOLLAND, ROBERT MOSS, JAMES D. NELSON, KENNETH HUTCHINSON, CARL BISGAARD, NORMAN BRANDEBERRY, JOHN R. BUSCHMANN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		300
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES.....		882
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,306	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	57	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,249
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		185
7. OTHER REAL ESTATE OWNED.....		38
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		144
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		5,898

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,116
(1) NONINTEREST-BEARING.....	1,414	
(2) INTEREST-BEARING.....	3,702	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		210
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		42
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		5,368
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		125
25. SURPLUS.....		275
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		130
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		530
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		5,898

ALPINE BANK, BASALT  
BASALT

OFFICERS-

STEPHEN BRIGGS, PRESIDENT; ROBERT J. PIEGEL, VICE-PRESIDENT; JO BERRY,  
ASSISTANT VICE-PRESIDENT/CASHIER; J. ROBERT YOUNG, CHAIRMAN OF BOARD;  
GLEN JAMMARON, ASSISTANT CASHIER  
DIRECTORS-

WILLIAM B. VOLLBRACHT, WALLY DALLENBACH, WALLY A. E. DEBEQUE, STEPHEN  
BRIGGS, ERNEST GIANINETTI, PETER N. GUY, J. DUDLEY LOCKREM, RODNEY E.  
SLIFER, J. ROBERT YOUNG, ROBERT F. DOWNS, JACK EDGINGTON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		914
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,736
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,074	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	112	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,962
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		395
7. OTHER REAL ESTATE OWNED.....		82
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		273
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,962

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,778
(1) NONINTEREST-BEARING.....	3,027	
(2) INTEREST-BEARING.....	9,751	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		166
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,944
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		125
25. SURPLUS.....		545
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		348
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,018
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,962



PINE RIVER VALLEY BANK  
BAYFIELD

OFFICERS-

JAMES W. SOWER, PRESIDENT; GLADE E. STOWELL, VICE-PRESIDENT/CASHIER;  
ERNEST H. JOHNSON, VICE-PRESIDENT; H. J. LEPLATT, CHAIRMAN

DIRECTORS-

JOE D. FORD, H. J. LEPLATT, JAMES W. SOWER, GLADE E. STOWELL, CECIL W. SOWER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	580
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,095
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	550
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,930
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	48
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,882
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	202
7. OTHER REAL ESTATE OWNED.....	122
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	195
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,626

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,625
(1) NONINTEREST-BEARING.....	1,289
(2) INTEREST-BEARING.....	7,336
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	85
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	69
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,779
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	447
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	847
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	9,626

BANK OF BOULDER  
BOULDER

OFFICERS-

STEVEN K. BOSLEY, PRESIDENT; TERRY L. HANNUM, EXECUTIVE VICE-PRESIDENT;  
ROBIN ROSE, ASSISTANT VICE-PRESIDENT; DANIEL L. ALLEN, VICE-PRESIDENT

DIRECTORS-

CARROLL V. SORRELLE, RICHARD E. GEESAMAN, LAWRENCE G. HANCOCK, ANTHONY  
F. TISONE

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,740
B. INTEREST-BEARING BALANCES.....		316
2. SECURITIES.....		9,573
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	34,996	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	698	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		34,298
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,550
7. OTHER REAL ESTATE OWNED.....		424
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		20
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,225
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		55,746

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		48,645
(1) NONINTEREST-BEARING.....	12,660	
(2) INTEREST-BEARING.....	35,985	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		2,694
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		645
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		51,984
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		646
25. SURPLUS.....		2,946
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		170
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,762
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		55,746

SECURITY BANK OF BOULDER  
BOULDER

OFFICERS-

WILLIAM C. EASTON, PRESIDENT; DOUGLAS MOLL, CHAIRMAN OF BOARD; ROBERT L. FLOYD VICE-PRESIDENT; DANIEL F. HAAGER ASSISTANT VICE PRESIDENT/ ASSISTANT CASHIER; APRIL E. PRESCOTT ASSISTANT CASHIER

DIRECTORS-

DOUGLAS MOLL, MARVIN MOLL

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,022
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		4,792
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,975
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,997	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	38	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,959
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		514
7. OTHER REAL ESTATE OWNED.....		401
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		569
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		19,232

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		17,842
(1) NONINTEREST-BEARING.....	4,876	
(2) INTEREST-BEARING.....	12,966	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		17,940
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		462
25. SURPLUS.....		462
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		368
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,292
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		19,232

UNITED BANK OF BOULDER  
BOULDER

OFFICERS-

DAVID E. BAILEY, PRESIDENT; LARRY E. MEYER, EXECUTIVE VICE-PRESIDENT;  
JOHN M. LALLA, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

SANDERS G. ARNOLD, DAVID E. BAILEY, W. D. CARTER, WILLIAM E. COBURN,  
WILLIAM E. COLEMAN, JOEL C. DAVIS, MARGARET S. HANSSON,  
JOHN E. MOCK, ANN L. SHAFFER, DONALD I. SWEANY, DENNIE P. WISE, JR.

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,639
B. INTEREST-BEARING BALANCES.....	500
2. SECURITIES.....	18,267
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	6,565
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	72,481
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	869
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	71,612
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,199
7. OTHER REAL ESTATE OWNED.....	44
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,316
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	108,142

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	98,294
(1) NONINTEREST-BEARING.....	24,146
(2) INTEREST-BEARING.....	74,148
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	1,103
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,256
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	100,653
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,750
25. SURPLUS.....	3,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,489
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,489
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	108,142

PLATTE VALLEY BANK  
BRIGHTON

OFFICERS-

RICHARD CHENOWETH, PRESIDENT; J. ROGER MUCHOW, HUGH J. WHITCOMB, JIM CLEMENT, VICE-PRESIDENTS; WILLIAM E. MARTIN, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, JAMES D. MAKOWSKI, MELVIN H. GREEN, MICHAEL E. BENNETT

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,687
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,735
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	700
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,916
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	153
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,763
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	900
7. OTHER REAL ESTATE OWNED.....	149
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	528
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,462

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,435
(1) NONINTEREST-BEARING.....	6,580
(2) INTEREST-BEARING.....	18,855
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	305
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	377
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,117
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	384
25. SURPLUS.....	1,016
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	945
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,345
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	28,462

UNITED BANK OF BRIGHTON  
BRIGHTON

OFFICERS-

JOHN KUNDERT, PRESIDENT; R. JOHN RHOADES, VICE-PRESIDENT; KAREN K. BRUNTZ, CASHIER/SECRETARY

DIRECTORS-

FRANK E. BLATTER, JOHN KUNDERT, AMOS C. LAWRENCE, K. EDWARD SABOE, DAVID L. WRIGHT

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,709	
B. INTEREST-BEARING BALANCES.....	100	
2. SECURITIES.....	9,427	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,400	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	38,942	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	466	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	38,476	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,520	
7. OTHER REAL ESTATE OWNED.....	315	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	1,305	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	60,252	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	51,487	
(1) NONINTEREST-BEARING.....	13,467	
(2) INTEREST-BEARING.....	38,020	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	3,250	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	729	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	55,466	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	400	
25. SURPLUS.....	2,000	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,386	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,786	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	60,252	

CENTRAL BANK OF BROOMFIELD  
BROOMFIELD

OFFICERS-

RAYMOND L. GUERRIE, PRESIDENT; KENT D. BOYD, EXECUTIVE VICE-PRESIDENT;  
JANET BURAK, CASHIER/SECRETARY

DIRECTORS-

BOYD A. LINDQUIST, JOSEPH R. LINCOLN, MARVIN F. OWENS, JR.,  
TERRANCE J. TANGEN, RAYMOND L. GUERRIE

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,246
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES.....		1,797
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,951	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	173	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		12,778
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		699
7. OTHER REAL ESTATE OWNED.....		115
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		261
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		18,746

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		17,336
(1) NONINTEREST-BEARING.....	6,015	
(2) INTEREST-BEARING.....	11,321	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		280
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		17,616
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		460
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		270
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,130
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		18,746

UNITED BANK OF BROOMFIELD  
BROOMFIELD

OFFICERS-

BRADLEY J. STELLING, PRESIDENT; KENNETH W. ZELIE, SECRETARY/VICE-PRESIDENT; JOANNE CHRISTENSON, CASHIER/SECRETARY; DENNIS JOHNSON, SENIOR VICE-PRESIDENT; EARL PAYNE, VICE PRESIDENT COMM. LOANS; KAY MAUNE, PATRICK WALSH, FRANCES JOHNSON, ASSISTANT VICE-PRESIDENTS  
DIRECTORS-

JOHN A. TERHAR, SR., WILLIAM E. GREENEWALD, KERMIT L. DARKEY, ALVERN K. GARDNER, EUGENE A. LANG, ROBERT H. DRESSEL

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,478
B. INTEREST-BEARING BALANCES.....	950
2. SECURITIES.....	14,698
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	4,900
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	43,806
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	464
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	43,342
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,010
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	943
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	71,321

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	64,272
(1) NONINTEREST-BEARING.....	48,880
(2) INTEREST-BEARING.....	15,392
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	761
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	899
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	65,932
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	440
25. SURPLUS.....	2,560
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,389
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,389
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	71,321



FARMERS STATE BANK OF BRUSH  
BRUSH

OFFICERS-

NORMAN R. TISDALE, PRESIDENT;  
ARLYN D. LOVETTE, VICE-PRESIDENT/CASHIER; JAMES WATKINS, ASSISTANT VICE-  
PRESIDENT; AVIS SCHREINER, DOROTHY CRANE, ASSISTANT CASHIERS; MARK  
JENSEN ASSISTANT CASHIER/AG REP

DIRECTORS-

WARREN M. WATROUS, ROBERT C. GUNNON, ROBERT U. HANSEN, ROBERT H. HEDGES,  
FRANK M. JENSEN, ROBERT PEYYEYS, NORMAN R. TISDALE,

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,820
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		4,949
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		4,015
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,486	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	271	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,215
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		162
7. OTHER REAL ESTATE OWNED.....		1,690
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		492
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		23,343

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		19,717
(1) NONINTEREST-BEARING.....	3,277	
(2) INTEREST-BEARING.....	16,440	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		157
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		19,874
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		563
25. SURPLUS.....		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,906
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,469
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		23,343

BUENA VISTA BANK & TRUST COMPANY  
BUENA VISTA

OFFICERS-

CHARLES E. KRAGEL, PRESIDENT; ROBERT W. SCHUTTE, VICE-PRESIDENT;  
PAMELA S. THOMPSON, CASHIER;  
LINDA K. GOVER, ASSISTANT TO THE PRESIDENT

DIRECTORS-

R. L. BOWEN, PHILIP S. SMITH, GLENN R. MCGOWAN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,269	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,369
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	22,472	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	276	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		22,196
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		382
7. OTHER REAL ESTATE OWNED.....		168
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		883
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		29,267

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		26,281
(1) NONINTEREST-BEARING.....	3,117	
(2) INTEREST-BEARING.....	23,164	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		1,000
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		3
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		123
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		27,407
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		410
24. COMMON STOCK.....		400
25. SURPLUS.....		1,050
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,860
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		29,267

BANK OF BURLINGTON  
BURLINGTON

OFFICERS-

GARY BROOKS, PRESIDENT; WILLARD GROSS, EXECUTIVE VICE-PRESIDENT/  
SECRETARY; C. C. BOYLES, VICE-PRESIDENT/CASHIER; CONNIE WITZEL,  
ASSISTANT CASHIER; JERRY L. GROSS, VICE-PRESIDENT

DIRECTORS-

LEO VAN DITTIE, JAMES VAN DITTIE, GARY BROOKS, L. L. REINECKER, WILLARD  
GROSS, C. C. BOYLES, JOHN C. PENNY, GENE W. PENNY, JERRY L. GROSS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,891
B. INTEREST-BEARING BALANCES.....	800
2. SECURITIES.....	8,820
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,725
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,827
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	100
C. LESS ALLOCATED TRANSPER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,727
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	292
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	618
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,873

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	23,635
(1) NONINTEREST-BEARING.....	4,789
(2) INTEREST-BEARING.....	18,846
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	450
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,085
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	488
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,788
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	25,873

BYERS STATE BANK  
BYERS

OFFICERS-

R. E. RICE, PRESIDENT; THOMAS M. SAUTER, VICE-PRESIDENT/CASHIER  
GINA SCHULZ VICE PRESIDENT/ASST. CASHIER; KENNETH D. STUMPF, VICE  
PRESIDENT; SHARON KELLER, ASST. CASHIER, RUTH RADEBAUGH, OPERATIONS

DIRECTORS-

R. E. RICE, L. R. BATE, L. J. TIPPETT, DOUGLAS E. FAST, LEO SMENTOWSKI  
ADVISORY DIRECTORS- EARNEST J. PANASCI AND DAVID FOWLER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,020	
B. INTEREST-BEARING BALANCES.....		1,020
2. SECURITIES.....		4,275
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,568
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,655	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		178
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,477
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		591
7. OTHER REAL ESTATE OWNED.....		76
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		53
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		311
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		17,371

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	15,433	
(1) NONINTEREST-BEARING.....	2,773	
(2) INTEREST-BEARING.....	12,660	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		600
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		210
20. OTHER LIABILITIES.....		143
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		16,386
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		420
25. SURPLUS.....		420
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		145
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		985
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		17,371

FARMERS STATE BANK OF CALHAN  
CALHAN

OFFICERS-

JOHN L. PIEPER, PRESIDENT; MILTON L. MATHERS, SR. VICE-PRESIDENT;  
MILDRED MAE KOBILAN, CASHIER/SECRETARY; JOAN L. LAWSON, ASSISTANT  
CASHIER; JOHN R. KELLER, VICE-PRESIDENT

DIRECTORS-

JOHN L. PIEPER, DOROTHY A. PIEPER, JOAN L. LAWSON, MILTON L. MATHIS,  
JOHN R. KELLER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,125
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		5,842
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	14,199	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	234	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		13,965
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		180
7. OTHER REAL ESTATE OWNED.....		57
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		589
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,258

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		22,316
(1) NONINTEREST-BEARING.....	4,196	
(2) INTEREST-BEARING.....	18,120	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		82
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		213
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		22,611
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		575
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		872
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,647
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		24,258

ALPINE BANK, CARBONDALE  
CARBONDALE

OFFICERS-

JOE SCOFIELD, PRESIDENT; PHIL FRANK, VICE-PRESIDENT/SECRETARY  
JOHN BELL, SECURITY OFFICER/ASSISTANT CASHIER

DIRECTORS-

J. ROBERT YOUNG, WALLACE A. E. DEBEQUE, ERNEST GIANINETTI, WILLIAM B.  
VOLBRACHT, RODNEY E. SLIFER, PETER N. GUY, J. DUDLEY LOCKREM, WALLY  
DALLENBACH, E. LYNN PITTMAN, ROBERT DOWNS, JOE SCOFIELD, JACK EDGINGTON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	953
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,631
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	400
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,151
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	116
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,035
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	241
7. OTHER REAL ESTATE OWNED.....	42
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	203
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,505

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,319
(1) NONINTEREST-BEARING.....	2,955
(2) INTEREST-BEARING.....	8,364
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	90
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,409
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	546
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,096
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	12,505

THE BANK OF DOUGLAS COUNTY  
CASTLE ROCK

OFFICERS-

P. S. MILLER, PRESIDENT; W. C. BUBOLTZ, EXECUTIVE VICE-PRESIDENT; DONA SHERLOCK, VICE-PRESIDENT/TREASURER; THOMAS WAYMIRE, VICE-PRESIDENT; MARGARET OLSON, ASSISTANT VICE-PRESIDENT

DIRECTORS-

P. S. MILLER, J. E. MILLER, W. C. BUBOLTZ, DONA SHERLOCK

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,612
B. INTEREST-BEARING BALANCES.....		940
2. SECURITIES.....		32,060
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,258	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	135	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		13,123
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		181
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		905
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		51,821

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		43,544
(1) NONINTEREST-BEARING.....	6,721	
(2) INTEREST-BEARING.....	36,823	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		378
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		43,922
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,000
25. SURPLUS.....		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		5,899
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		7,899
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		51,821

EASTERN COLORADO BANK  
CHEYENNE WELLS

OFFICERS-

VICTOR L. WEED, PRESIDENT; JAMES R. WEED, VICE-PRESIDENT;  
VIVIAN PETERSON, CASHIER

DIRECTORS-

V. L. WEED, JAMES R. WEED, ROSELLA HOLLENBAUGH, VIVIAN  
PETERSEN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,057
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES.....		10,010
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	20,308	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	121	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		20,187
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		163
7. OTHER REAL ESTATE OWNED.....		37
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		829
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		36,183

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		31,494
(1) NONINTEREST-BEARING.....	6,221	
(2) INTEREST-BEARING.....	25,273	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		612
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		32,106
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		1,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,177
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,077
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		36,183



GREENHORN VALLEY BANK  
 COLORADO CITY

OFFICERS-

MORRIS B. CHAMBERS, PRESIDENT; MARY A. HAMBRIC, CASHIER/SECRETARY

DIRECTORS-

MORRIS L. GRABER, HAROLD C. PETERSEN, CREIGHTON D. COOK, HOLLAND DUELL,  
 JR., MORRIS B. CHAMBERS,

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	352
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	759
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	100
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,222
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	33
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,189
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	124
7. OTHER REAL ESTATE OWNED.....	108
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	115
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,747

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,325
(1) NONINTEREST-BEARING.....	834
(2) INTEREST-BEARING.....	3,491
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	80
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,405
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	239
25. SURPLUS.....	65
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	38
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	342
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	4,747

BANK AT BROADMOOR  
 COLORADO SPRINGS

OFFICERS-

DON E. HAMMER, PRESIDENT; DAN S. BAKER, EXECUTIVE VICE-PRESIDENT; ELAINE OVERMEYER, CASHIER; JOANNE HELANDER, ASSISTANT CASHIER GORDON PRICE, SECRETARY

DIRECTORS-

DAN S. BAKER, DON E. HAMMER, BALKEMORE MCCARTY, GORDON E. PRICE, JUDITH E. PRICE, MARY E. ROSS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		961
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,537
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,060	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	73	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,987
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		247
7. OTHER REAL ESTATE OWNED.....		155
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		232
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		11,419

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,614
(1) NONINTEREST-BEARING.....	2,435	
(2) INTEREST-BEARING.....	8,179	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		30
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		10,644
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		175
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		775
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		11,419

BANK OF COLORADO  
 COLORADO SPRINGS

OFFICERS-

RICHARD DUNCAN, PRESIDENT; TERRY W. DARBY, VICE-PRESIDENT; GENE K. DOVER  
 VICE PRESIDENT & CASHIER/SECRETARY; SHARON A. HELGERTSON, OPERATIONS  
 OFFICER; LORRAINE E. THRONE, LOAN OFFICER; JOHN E. FINSTERWALD, LOAN  
 OFFICER; FRANK RANSBERGER, MARKETING OFFICER

DIRECTORS-

RICHARD DUNCAN, JON P. COATES, GERSON EPSTEIN, PHILIP M. KLEINSMITH  
 TERRY W. DARBY

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,313	
B. INTEREST-BEARING BALANCES.....		1,313
2. SECURITIES.....		5,052
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	23,911	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		288
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		23,623
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		809
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		546
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		31,343

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		26,833
(1) NONINTEREST-BEARING.....	5,628	
(2) INTEREST-BEARING.....	21,205	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		1,350
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		261
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		391
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		28,835
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		250
25. SURPLUS.....		1,400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		858
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,508
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		31,343

CENTRAL BANK OF ACADEMY BOULEVARD  
 COLORADO SPRINGS

OFFICERS-

JOHN M. STAFFORD, PRESIDENT; PETER A. MCGUIRE, EXECUTIVE VICE-PRESIDENT/  
 SECRETARY; WILLIAM W. HOWARD, CASHIER; D.D. WOHLHUETER, WILLIAM BERENZ,  
 VICE PRESIDENTS; WILLIAM SULLIVAN, ASSISTANT VICE PRESIDENT; LOIS SPARKS  
 OPERATIONS MGR.; DONALD RITSCHER, SPECIAL SERVICES MGR.

DIRECTORS-

FRANK L. BLACK, ALLEN T. CAREY, JOHN W. DAWSON, ANDRE  
 P. GAMBUCCI, THOMAS D. GRESHAM, JAY W. KRISS, JOHN E. LANE, BOYD  
 LINQUIST, DONALD J. LORY, WILLIAM L. PERRY, KENNETH J.  
 REYHONS, MARK A. SCHROLL, JOHN M. STAFFORD, PETER M.  
 SUSEMIHL,

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,065
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,784
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	600
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	24,845
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	320
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	24,525
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,090
7. OTHER REAL ESTATE OWNED.....	91
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	658
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,813

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	33,842
(1) NONINTEREST-BEARING.....	9,922
(2) INTEREST-BEARING.....	23,920
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	194
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	510
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	34,546
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	1,350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	667
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,267
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	36,813

CENTRAL BANK OF COLORADO SPRINGS  
 COLORADO SPRINGS

OFFICERS-

WILLIAM L. PERRY, PRESIDENT; JAMES A. SIMON, VICE-PRESIDENT; WILLIAM HOWARD, CASHIER/SECRETARY; MARY S. BADER, ASSISTANT CASHIER; OFFICERS: AMY L. BROCKHAUS, DEE A. BROWN, JAMES D. CALLOW, PATRICIA COLTON, JANICE K. DOLD, KEVIN E. FELDHUS, GLORIA M. FRANCIS, LARKE GROVE, WILLIAM W. HO WARD, GEORGE LENZ, JUNE M. MCKINLEY, JAMES E. MARTIN, WILLIAM L. PERRY, JAMES A. SIMON, JEFFREY B. SMITH, MARTHA J. SMITH, MICHAEL C. SOUDER, RICHARD N. SUNDERLAND, JOEL VAN VARK, LARRY D. WOOD

DIRECTORS-

FRANK I. BALCK, ALLEN T. CAREY, JAMES H. CURRY, JOHN W. DOWSON, ANDRE P. GAMBUCCI, THOMAS D. GRESHAM, JAY W. KRISS, JOHN E. LANE, BOYD LINDQUIST, DONALD J. LORY, D.R. NIKHANS WILLIAM L. PERRY, KENNETH J. REYHONS, JAMES A. SIMON, JOHN M. STAFFORD, PETER M. SUSEMIHL, RUSSELL M. WOLFE

DECEMBER 31, 1984 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	11,496	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	14,775	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	80,353	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	964	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	79,389	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,552	
7. OTHER REAL ESTATE OWNED.....	337	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.....		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	1,661	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	109,210	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	101,438	
(1) NONINTEREST-BEARING.....	24,458	
(2) INTEREST-BEARING.....	76,980	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	825	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	102,263	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	1,080	
25. SURPLUS.....	4,707	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,160	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,947	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	109,210	

CENTURY BANK ACADEMY AT HANCOCK  
 COLORADO SPRINGS

OFFICERS-

BILL BOWLDS, PRESIDENT/CEO; CURTISS M. STEARNS, CASHIER

DIRECTORS-

BILL BOWLDS, CLARENCE L. BOWLDS, J. ROGER COLLINS, BRENT FRAZEE,  
 CURTISS M. STEARNS

DECEMBER 31, 1985		000 OMITTED
<b>ASSETS:</b>		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		746
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		762
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,680	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	46	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,634
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		322
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		89
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		6,553
<b>LIABILITIES:</b>		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,198
(1) NONINTEREST-BEARING.....	1,657	
(2) INTEREST-BEARING.....	3,541	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		465
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		77
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		5,740
22. LIMITED-LIFE PREFERRED STOCK.....		
<b>EQUITY CAPITAL:</b>		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		13
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		813
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		6,553

CHEYENNE MOUNTAIN BANK  
 COLORADO SPRINGS

OFFICERS-

MILO C. BOLENDER, PRESIDENT; WENDY E. MITCHEM, VICE-PRESIDENT/ASSISTANT SECRETARY;

DIRECTORS-

ANDREW J. DUNCAN, JR., RUSSELL M. WICKS, JR., BEN J. MEANS, FRANK P. ALEXANDER, JAMES H. JONES, AMRIT PATEL, MILO C. BOLENDER

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,038
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		723
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,957	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	142	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,815
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		140
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		182
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		8,898

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,261
(1) NONINTEREST-BEARING.....	1,061	
(2) INTEREST-BEARING.....	6,200	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		400
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		59
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		7,720
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		800
25. SURPLUS.....		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		22-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,178
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		8,898

FIRST BANK  
 COLORADO SPRINGS

OFFICERS-

WILLIAM A. SIMPSON, PRESIDENT; MARTHA ANN SIMPSON, VICE PRESIDENT; EDWARD V. LOHMAN, PRESIDENT/CHIEF EXECUTIVE OFFICER; WILLIAM R. HASKIN, SR. VICE PRESIDENT/CHIEF OPERATIONS OFFICER; SHARON A. TREADWELL, SR. VICE PRESIDENT/CHIEF FINANCIAL OFFICER; E. JAY LEASE, SR. VICE PRESIDENT/TRUST DEPARTMENT; DAVID E. LOHMAN, SR. VICE PRESIDENT/COMMERCIAL LOANS; LOREN BONATH, SR. VICE PRESIDENT/COMPLIANCE OFFICER; JOHN W. TUDOR, ASSISTANT VICE PRESIDENT/COMMERCIAL LOANS; GLORIA J. ALLEN, ASSISTANT VICE PRESIDENT/CREDIT OFFICER; KATHERINE TAYLOR, INSTALLMENT LOAN OFFICER/COLLECTOR; SCOTT E. HUGHES, MYRNA N. SCHMITT, OPERATIONS OFFICER; JILL E. DARLING, NEW ACCOUNTS OFFICER

DIRECTORS-

EARL BERNER, JIM D. COX, RALPH J. GRAGE, EDWARD V. LOHMAN, DONALD R. RENICK, IVAN D. SHUPE, MARTHA ANN SIMPSON, RICK SIMPSON, WM. A. SIMPSON, DR. C. MILTON WALDRON RICHARD V. LOHMAN, DAVID LOHMAN, PAULINE LOHMAN, E. JAY LEASE, JERRY A. SMITH, ROBERT L. RUNNFEILD, JAMES C. YOUNG, JACK C. MASON, OMER F. SHEPARD,

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,358
B. INTEREST-BEARING BALANCES.....		200
2. SECURITIES.....		5,541
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	30,730	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	319	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		30,411
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,631
7. OTHER REAL ESTATE OWNED.....		1,998
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		66
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,078
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		47,083

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		41,668
(1) NONINTEREST-BEARING.....	12,561	
(2) INTEREST-BEARING.....	29,107	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		933
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		328
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		42,929
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		822
25. SURPLUS.....		3,283
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		49
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,154
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		47,083



GARDEN OF THE GODS BANK  
 COLORADO SPRINGS

OFFICERS-

STEPHEN S. LAINE, PRESIDENT; RONALD C. STECKLEIN, VICE-PRESIDENT;  
 PETER SHEEDY, VICE-PRESIDENT & CASHIER/SECRETARY;

DIRECTORS-

STEPHEN S. LAINE, BARRY A. WEINER, ROBERT L. WERSCHKY, DAVID M. GRAY,  
 GARLAND L. ANNEIER

DECEMBER 31, 1984 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,121	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	4,988	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,825	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	15,131	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	161	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	14,970	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,036	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	464	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,404	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	24,921	
(1) NONINTEREST-BEARING.....	7,213	
(2) INTEREST-BEARING.....	17,708	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	157	
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	397	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,475	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	375	
25. SURPLUS.....	450	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,104	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,929	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	27,404	

STATE BANK & TRUST OF COLORADO SPRINGS  
 COLORADO SPRINGS

OFFICERS-

WILLIAM H. KANDT, PRESIDENT; GARY D. WHITLOCK, CHAIRMAN OF BOARD/  
 CASHIER; GLEN B. CLARK, JR., SECRETARY

DIRECTORS-

GLEN B. CLARK, JR., GLEN B. CLARK, SR., GARY D. WHITLOCK, DUGALD A.  
 MACGREGOR, S. JERRARD SMITH, WILLIAM H. KANDT

DECEMBER 31, 1985	000 OMITTED
<b>ASSETS:</b>	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	437
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	538
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	500
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,632
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	55
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,577
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	277
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	129
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,458
<b>LIABILITIES:</b>	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,163
(1) NONINTEREST-BEARING.....	1,410
(2) INTEREST-BEARING.....	5,753
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TRRASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,249
22. LIMITED-LIFE PREFERRED STOCK.....	
<b>EQUITY CAPITAL:</b>	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	9
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,209
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28).....	8,458

THE CITADEL BANK  
 COLORADO SPRINGS

OFFICERS-

GARY D. WHITLOCK, PRESIDENT; GREG N. WALTERS, SR. VICE-PRESIDENT; .  
 ROGER P. BRUGGEMAN, VICE PRESIDENT; NORMA N. PAINTER VICE PRESIDENT/  
 CASHIER, RICHARD E. JORGENSON, VICE PRESIDENT COMMERCIAL LOANS  
 LINDA A. SAULSBURY, TREASURER

DIRECTORS=

GARY D. WITLOCK, GLEN B. CLARK SR., GLEN B. CLARK JR., DUGALD A.  
 MACGREGOR, S. JERRARD SMITH

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,617
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,254
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	14,723	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		148
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		14,575
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		474
7. OTHER REAL ESTATE OWNED.....		215
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		294
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		23,679

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		21,692
(1) NONINTEREST-BEARING.....	6,565	
(2) INTEREST-BEARING.....	15,127	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		314
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		22,006
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,000
25. SURPLUS.....		513
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		160
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,673
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		23,679

METROPOLITAN STATE BANK  
 COMMERCE CITY

OFFICERS-

ROBERT L. STEELE, PRESIDENT; HERBERT G. BALDERSTON, SR. VICE-PRESIDENT;  
 CLYDE DEBELLO, VICE-PRESIDENT/CASHIER; HERBERT V. VON GOETZ,  
 DONALD E. HAWKINS, VICE PRESIDENTS; MANUEL E. RETURETA, VICE  
 PRESIDENT/AUDITOR; BARBARA J. ROBERTSON, ASSISTANT CASHIER; MARILYN SUE  
 KYGAR, ASSISTANT CASHIER; LOIS C. LITSEY, INSTALLMENT LOAN OFFICER  
 JOHN MYERS, ASSISTANT VICE PRESIDENT

DIRECTORS-

ORREL A. DANIEL, FRANCES T. DANIEL, E. KATHLEEN BAUDER, HERBERT G.  
 BALDERSTON, EDWARD A. BROWN, J. JERGENSEN, KENNETH L. GAHAGEN,  
 ROBERT L. BERGMAN, ROBERT BROZMAN, DAVE NICHOLS, JACK BROZMAN  
 ROBERT L. STEELE  
 ADVISORY DIRECTOR, LEONARD H. MCCAIN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,550	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	6,848	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,425	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	22,863	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	295	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	22,568	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	772	
7. OTHER REAL ESTATE OWNED.....	157	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....	116	
11. OTHER ASSETS.....	409	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,845	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	33,568	
(1) NONINTEREST-BEARING.....	9,592	
(2) INTEREST-BEARING.....	23,976	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	242	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	33,810	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		1,435
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,100
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,035
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		36,845

MOUNTAIN VALLEY BANK  
 CONIFER

OFFICERS-

WILLIAM M. USHER, PRESIDENT;  
 BRONITA JOHNSON, CASHIER/SECRETARY; RUTH KING, MGR. OF BANK SERVICES  
 DIRECTORS-

WILLIAM M. USHER, CLIFFORD HOLLAND, ROBERT MOSS, JAMES D. NELSON,  
 KENNETH HUTCHINSON, CARL BISGAARD, NORMAN BRANDEBERRY, JOHN BUSCHMANN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	998	
B. INTEREST-BEARING BALANCES.....	200	
2. SECURITIES.....	672	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	470	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,903	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	70	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	5,833	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	305	
7. OTHER REAL ESTATE OWNED.....	188	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	190	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,856	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	8,082	
(1) NONINTEREST-BEARING.....	3,978	
(2) INTEREST-BEARING.....	4,104	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	5	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	49	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,136	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	350	
25. SURPLUS.....	248	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	122	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	720	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	8,856	

CITIZENS STATE BANK  
CORTEZ

OFFICERS-

CHARLES M. SEARLE, PRESIDENT; JAMES R. RAYBURN, EXECUTIVE VICE-PRESIDENT  
BELMEAR D. BROWN, EXECUTIVE VICE-PRESIDENT/CASHIER & SECRETARY; MICHAEL  
E. LOSH, MARLIN R. WITTWER, VICE PRESIDENTS; DUANE KRULA, ASSISTANT VICE  
PRESIDENT; ELIZABETH J. NORRIS, OPERATIONS OFFICER/ASST. CASHIER; WAYNE  
L. EPPICH, PHYLLIS A. FERDINANDO, ASSISTANT CASHIERS; DOUGLAS WEAVER,  
INSTALLMENT LOAN OFFICER; EDNA M. EDWARDS, TELLER OPERATIONS OFFICER;  
BETTY J. SWANK, DATA PROCESSING OFFICER, CELIA G. HUMPHREYS, PROOF &  
TRANSIT OFFICER

DIRECTORS-

BELMEAR D. BROWN, GEORGE E. DILTS, ROBERT D. HELMS, JOE C. KEESEE,  
CHARLES M. MCAPEE, STERLING C. PHILLIPS, JAMES D. PORTER, JAMES R. RAYBU  
RN, WAYNE ROGERS, CHARLES M. SEARLE, ELIZABETH S. SEARLE, HALWORTH B.  
TANNER

DECEMBER 31, 1984

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,833
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		8,363
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	23,138	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	184	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		22,954
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,142
7. OTHER REAL ESTATE OWNED.....		1,239
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,159
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		38,290

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		34,908
(1) NONINTEREST-BEARING.....	7,034	
(2) INTEREST-BEARING.....	27,874	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		209
16. OTHER BORROWED MONEY.....		64
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		629
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		35,810
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		700
24. COMMON STOCK.....		725
25. SURPLUS.....		1,055
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,480
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		38,290

MOFFAT COUNTY STATE BANK  
CRAIG

OFFICERS-

L. R. FREDRICK, PRESIDENT; J. D. KREISSLER, SR. VICE-PRESIDENT/CASHIER;  
CHARLES R. BESEL, VICE PRESIDENT; MICHAEL MCCAWLEY, SR. VICE-PRESIDENT;  
CHERYL ARNETT, RAYMOND MUNOZ, ASSISTANT VICE PRESIDENT  
DIANA GARDNER, VICKI L. DUNCAN, ASSISTANT CASHIERS

DIRECTORS-

JAMES L. TUGGLE, L. R. FREDRICK, SIDNEY H. SATHER, L. DEAN VISINTAINER,  
CHARLES A. STODDARD, JAMES D. EDGERLEY

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,903
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	13,213
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	25
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	32,991
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,423
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	31,568
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	707
7. OTHER REAL ESTATE OWNED.....	1,215
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,959
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	52,590

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	46,060
(1) NONINTEREST-BEARING.....	7,104
(2) INTEREST-BEARING.....	38,956
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	197
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	803
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	47,060
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,500
25. SURPLUS.....	2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,030
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,530
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	52,590

CRESTED BUTTE STATE BANK  
CRESTED BUTTE

OFFICERS-

THOMAS S. COX, PRESIDENT; GLEAVES M. LOVE, VICE-PRESIDENT/CASHIER;  
SUSAN J. RAY, ASSISTANT VICE-PRESIDENT; DARLENE M. HALAZON, ASSISTANT  
CASHIER

DIRECTORS-

THOMAS S. COX, GLEAVES M. LOVE, E. RICHARD HUNT, ALANSON D. HEGEMAN,  
WILLIAM A. FRAME, KAY C. DRURY, J.J. O'NEAL, RICHARD B. DOBBIN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,918
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES.....		1,175
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		775
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,996	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	126	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,870
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		213
7. OTHER REAL ESTATE OWNED.....		553
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		389
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		12,993

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		11,986
(1) NONINTEREST-BEARING.....	3,321	
(2) INTEREST-BEARING.....	8,665	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		127
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,113
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		250
24. COMMON STOCK.....		647
25. SURPLUS.....		17-
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		880
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		12,993



BANK OF CRIPPLE CRK  
CRIPPLE CRK

OFFICERS-

THEODORE H. MUELLER, SR., PRESIDENT; JIM L. SONGER, EXEC VICE-PRESIDENT/  
SECRETARY; HAROLD HERN, CASHIER

DIRECTORS-

THEODORE H. MUELLER, SR., JOYCE H. MUELLER, WAYNE S. MACKIN, JIM L.  
SONGER, RICHARD W. JOHNSON, MARY ALICE ROBINSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		775
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,199
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		650
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,075	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	60	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,015
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		200
7. OTHER REAL ESTATE OWNED.....		275
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		134
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		9,248

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		8,350
(1) NONINTEREST-BEARING.....	1,251	
(2) INTEREST-BEARING.....	7,099	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		65
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		96
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		8,511
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		120
25. SURPLUS.....		330
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		287
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		737
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		9,248

RIO GRANDE COUNTY BANK  
DEL NORTE

OFFICERS-

JOHN REASON, PRESIDENT; ROGER N. KNAPP, VICE-PRESIDENT; TODD E. WRIGHT, VICE PRESIDENT/CASHIER; MARION J. UNDERWOOD, ASSISTANT CASHIER

DIRECTORS-

JOHN REASON, ELIZABETH A. CONOUR, RICHARD E. CONOUR, DAVID G. COLVILLE, LARRY R. MARTZ, ROGER N. KNAPP, TODD E. WRIGHT

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,363
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	995
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,500
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,053
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	184
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,869
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	36
7. OTHER REAL ESTATE OWNED.....	168
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	333
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,264

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,575
(1) NONINTEREST-BEARING.....	4,998
(2) INTEREST-BEARING.....	6,577
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	91
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,666
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	25
25. SURPLUS.....	425
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,148
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,598
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	13,264

COLORADO BANK AND TRUST COMPANY  
DELTA

OFFICERS-

GORDON E. WAGNER, PRESIDENT; HOBART J. KNIGHT, EXECUTIVE VICE-PRESIDENT;  
REBECCA SHEA, VICE-PRESIDENT/CASHIER; WILLIAM F. SEUELL VICE-PRESIDENT;  
KAY CARLQUIST, ASSISTANT VICE PRESIDENT; JUNE CALHOUN, OPERATIONS  
OFFICER;

DIRECTORS-

KENNETH STROTHER, GORDON E. WAGNER, HARRY GILBERT, BILL HELLMAN, DON R.  
LANE, RALPH MANGUM, ELRA L. WILSON, GERALD E. LEWIS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,555
B. INTEREST-BEARING BALANCES.....		200
2. SECURITIES.....		9,027
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,650
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	25,152	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,310	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		23,842
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		734
7. OTHER REAL ESTATE OWNED.....		2,713
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,228
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		42,949

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		39,812
(1) NONINTEREST-BEARING.....	7,032	
(2) INTEREST-BEARING.....	32,780	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		1
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		218
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		40,031
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,200
25. SURPLUS.....		2,067
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		349-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,918
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		42,949

AMERICAN BANK OF COMMERCE  
DENVER

OFFICERS-

E. G. KOELLING, PRESIDENT

DIRECTORS-

E. G. KOELLING, DANTE L. ZARLENGO, PETER M. EGGLESTON, RONALD L. SEIGNEUR, SANDRA V. CHADWICK

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,437
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		2,353
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		270
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	17,668	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	9	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		17,659
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		320
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		472
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		22,511

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		20,307
(1) NONINTEREST-BEARING.....	2,897	
(2) INTEREST-BEARING.....	17,410	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		226
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		152
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		20,685
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		826
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,826
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28).....		22,511

BANK OF DENVER  
DENVER

OFFICERS-

EUGENE H. ROCK, PRESIDENT; GEORGE F. ROCK, VICE-PRESIDENT; PATRICIA C. CONNELL, CASHIER/SECRETARY; LORETTA A. SMITH, VICE-PRESIDENT/ASSISTANT CASHIER; ROGER L. WOLMAN, VICE-PRESIDENT/AUDITOR

DIRECTORS-

WALTER C. EMERY, ROBERT A. GALBASIN, ROBERT C. HAWLEY, EARL R. LAWRENCE, REX L. MORGAN, EUGENE H. ROCK, GEORGE F. ROCK, MARIE K. ROCK, JOHN J. VANCE, ROBERT W. WALTER, JOHN A. YELENICK, JOHN J. HOULIHAN, W.W. WILSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		7,877
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		17,674
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		325
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	45,972	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	376	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		45,596
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,986
7. OTHER REAL ESTATE OWNED.....		314
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		1,093
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		983
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		76,848

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		65,253
(1) NONINTEREST-BEARING.....	16,358	
(2) INTEREST-BEARING.....	48,895	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		1,110
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		1,093
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		1,014
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		68,470
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		900
25. SURPLUS.....		2,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		5,378
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,378
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		76,848

CENTRAL BANK OF DENVER  
DENVER

OFFICERS-

JOSEPH R. LINCOLN, PRESIDENT; DONALD D. HOFFMAN, CHAIRMAN, R. J. NELSON,  
GEORGE G. PATTERSON, JAMES B. OSBOURN, EXECUTIVE VICE-PRESIDENTS; JOHN  
E. BUSH, SR. VICE-PRESIDENT/SECRETARY

DIRECTORS-

JIM D. BALDWIN, MAX G. BROOKS, DONALD R. CHABOT, JOHN E. FULLER, DONALD  
D. HOFFMAN, MARION GOTTESFELD, WILLIAM J. KELLER, DEAN R. KITTEL,  
JOSEPH R. LINCOLN, FRANK B. MCGLONE, R. J. NELSON,  
RICHARD H. O'BRIEN, MARVIN G. OWENS, BENJAMIN F. STAPLETON, JR., CHESTER  
J. SULEWSKI, DANIEL H. WIEDERMEIER, JAMES B. OSBOURN

DECEMBER 31, 1985		000 OMITTED
<b>ASSETS:</b>		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		174,530
B. INTEREST-BEARING BALANCES.....		5,000
2. SECURITIES.....		141,365
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		206,820
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	704,039	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	6,957	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		697,082
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		63,522
7. OTHER REAL ESTATE OWNED.....		378
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		24,123
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		1,312,820
<b>LIABILITIES:</b>		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		999,854
(1) NONINTEREST-BEARING.....	334,131	
(2) INTEREST-BEARING.....	665,723	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		174,902
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		12,719
16. OTHER BORROWED MONEY.....		46
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		16,026
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		6,300
20. OTHER LIABILITIES.....		26,450
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		1,236,297
22. LIMITED-LIFE PREFERRED STOCK.....		
<b>EQUITY CAPITAL:</b>		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		8,100
25. SURPLUS.....		39,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		29,423
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		76,523
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		1,312,820

CENTRAL BANK OF NORTH DENVER  
DENVER

OFFICERS-

MADS ANDERSON, PRESIDENT; DONALD D. WISE, VICE-PRESIDENT & CASHIER/  
SECRETARY; JOHN SEBERG, SR. VICE PRESIDENT; ROBERT A. WALLACE, MIDDIE  
BOISVERT, VICE PRESIDENTS; LYNDA CHEA, MARIE E. TOKAR, DONALD L. HARVEY,  
ASSISTANT VICE PRESIDENTS; CINDIE POULTER ASSISTANT CASHIER; REA L. BOYD  
CONSUMER LOAN OFFICER; ROBERT A. WATSON, COMMERCIAL LOAN OFFICER

DIRECTORS-

MADS ANDERSON, BOYD A. LINDQUIST, JOSEPH R. LINCOLN, MARVIN F. OWENS,  
TERRANCE J. TANGEN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		875
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		495
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,224	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	78	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,146
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		267
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		136
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		10,219

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		8,390
(1) NONINTEREST-BEARING.....	3,352	
(2) INTEREST-BEARING.....	5,038	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		167
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		8,557
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		662
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,662
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		10,219

CENTURY BANK & TRUST  
DENVER

OFFICERS-

JON P. COATES, CHAIRMAN OF THE BOARD, L.I. PAULSON, PRESIDENT;  
SHEILA R. JOHNSON, SR. VICE-PRESIDENT/CASHIER; E. MICHAEL ALCOTT,  
RICHARD T. COUNLEY, JAMES W. KING, GEORGE MATTA, VICE-PRESIDENTS;  
DOLORES K. KERR, MAYBETH MELTON, WILLIAM W. STEITZ, ASSISTANT VICE-  
PRESIDENTS; CARRIE A. GOLDMAN, REAL ESTATE LOAN OFFICER;  
BULA EARNEST, OPERATIONS OFFICER; REGINA ACOSTA, LOAN OPERATIONS OFFICER  
ANN M. BRUNGER, LOAN OFFICER; DAVID N. PURDUM, BUSINESS DEV. OFFICER

DIRECTORS-

JON P. COATES, L.I. PAULSON, SHEILA R. JOHNSON, PETER J. ABLANCZY,  
RONALD D. HUSER, MICHAEL G. JENSEN, SR., VIRGIL F. W. DICKMAN, HARRY J.  
GOBERT, E.C. VINER, PAUL G. WEST

DECEMBER 31, 1984

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		9,530
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		9,965
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	69,580	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	823	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		68,757
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		919
7. OTHER REAL ESTATE OWNED.....		1,396
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		2,079
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		92,646

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		81,368
(1) NONINTEREST-BEARING.....	22,313	
(2) INTEREST-BEARING.....	59,055	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		1,500
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		873
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		83,741
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		520
25. SURPLUS.....		4,155
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		4,230
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,905
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		92,646



CENTURY BANK NORTH  
DENVER

OFFICERS-

PETER J. ABLANCZY, PRESIDENT; CINDY R. ALMQUIST, CASHIER/SECRETARY

DIRECTORS-

GERSON EPSTEIN, JON P. COATES, PETER J. ABLANCZY, SHEILA R. JOHNSON  
VIRGIL F. DICKMAN, HARRY J. GOBERT, RONALD D. HUSER, MICHAEL G. JENSEN,  
L.I. PAULSON, E.C. VINER, PAUL G. WEST

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	875
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	495
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	300
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,224
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	78
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,146
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	267
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	136
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,219

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,390
(1) NONINTEREST-BEARING.....	3,352
(2) INTEREST-BEARING.....	5,038
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	167
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,557
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	662
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,662
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28).....	10,219

CITYWIDE BANK OF DENVER  
DENVER

OFFICERS-

CHARLES R. SILLSTROP, PRESIDENT; JEAN WARREN, RONN CASTLE, VICE-PRESIDENTS; RICHARD C. KENNEDY, VICE-PRESIDENT/CASHIER; MICHAEL J. KRUPA, ASSISTANT VICE-PRESIDENT; PAUL M. GIARDINA, CONTROLLER; JEFFREY E. OLSON, ASSISTANT CASHIER/LOAN OFFICER; CLARENCE L. JOHNSON, AUDITOR

DIRECTORS-

CHARLES R. SILLSTROP, RAYMOND C. DELISLE, HAROLD R. LACY, GEORGE T. SWEENEY, LOREN E. SWENSON

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,145	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		5,390
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	21,367	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		209
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		21,158
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		156
7. OTHER REAL ESTATE OWNED.....		437
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		536
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		34,822

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		29,372
(1) NONINTEREST-BEARING.....	13,339	
(2) INTEREST-BEARING.....		16,033
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		2,300
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		108
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		31,780
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		1,400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,342
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,042
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		34,822

COLORADO STATE BANK OF DENVER  
DENVER

OFFICERS-

MERLIN C. WILLIAMS, PRESIDENT; JOHN C. WILKINSON, EXEC. VICE-PRES.; ROBERT S. ANDERSON, SR. VICE-PRES.; DONALD R. DRUMMER, SR. VICE-PRES./COMPTROLLER; VERNON T. REECE, JR., SR. VICE-PRES./TRUST OFF.; ROBERT J. WOODS, SR. VICE-PRES.; CLIFFORD L. ERICKSON, JAMES E. FITCH, LOYD E. HOSKINS, RALPH M. SLAPPER, DOLORES SPOMER, VICE-PRESIDENTS; CECIL T. MCGLOTHLEN, VICE-PRES./CASHIER; JOHN E. LAWRENCE, VICE-PRES./TRUST OFF.; JOHN T. WALTERSHAUSEN, TRUST OFF.; JAMES K. GARRETT, ASST. VICE-PRES.; PATRICIA A. CAIN, SHIRLEY K. CHEW, MERRILLINE P. CRAWFORD, JUNE KORTE, MARY LOUISE MADSEN, JOYCE L. PLATTER, OPERATIONS OFFICERS; WINIFRED E. HENDREICKS, PERSONNEL OFF.; GLEN E. KAISER, AUDITOR

DIRECTORS-

J. W. ALLISON, KEITH L. BROWN, GEORGE P. CAULKINS, JR., GARTH C. GRISSOM, ELWOOD M. KULLGREN, RICHARD E. PATE, JR., VERNON T. REECE JR., FINLAY M. ROBINSON, JOHN G. WILKINSON, MERLIN C. WILLIAMS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,788
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	49,235
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	13,200
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	50,556
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	314
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	50,242
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,057
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,973
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	123,495

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	107,257
(1) NONINTEREST-BEARING.....	31,331
(2) INTEREST-BEARING.....	75,926
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,260
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	108,517
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	2,000
25. SURPLUS.....	5,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	7,978
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	14,978
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	123,495

FIRST CHARTER BANK  
DENVER

OFFICERS-

KIRK E. HUGGINS, PRESIDENT; MICHAEL R. COLBY, VICE-PRESIDENT; LESLIE A. GROTJOHN, ASSISTANT CASHIER/SECRETARY; GERALD L. BADER, JR., SECRETARY

DIRECTORS-

KIRK E. HUGGINS, KEITH ANDERSON, GERALD L. BADER, JR., JACK D. DUNNE, DOYLE T. GROGAN, HARLEY G. HIGBIE, JR.

DECEMBER 31, 1985		000 OMITTED
<b>ASSETS:</b>		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,010	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,209
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		340
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,407	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	36	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,371
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		316
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		227
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,473
<b>LIABILITIES:</b>		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,395
(1) NONINTEREST-BEARING.....	2,559	
(2) INTEREST-BEARING.....	9,836	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		58
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,453
22. LIMITED-LIFE PREFERRED STOCK.....		
<b>EQUITY CAPTIAL:</b>		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		800
25. SURPLUS.....		120
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		100
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,020
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28).....		13,473

FRONTIER BANK OF DENVER  
DENVER

OFFICERS-

ROGER R. REILING, PRESIDENT; DALE W. UTLEY, VICE-PRESIDENT AND  
SECRETARY; JOE J. HUCKFELDT, CHRM. OF BOARD

DIRECTORS-

C. KAY ALLEN, FREDERICK M. HAYNES, JOE J. HUCKFELDT, HERBERT H. MARUYAMA  
RICHARD W. NEWMAN, ROGER R. REILING, DALE W. UTLEY

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,909
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,545
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,021	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	74	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		12,947
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		326
7. OTHER REAL ESTATE OWNED.....		308
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		406
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		20,191

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		18,005
(1) NONINTEREST-BEARING.....	5,642	
(2) INTEREST-BEARING.....	12,363	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		334
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		87
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		18,523
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		350
25. SURPLUS.....		900
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		418
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,668
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		20,191

GUARANTY BANK & TRUST COMPANY  
DENVER

OFFICERS-

DAVID C. BOYLES, PRESIDENT; THOMAS DOYLE, SR. EXECUTIVE VICE PRESIDENT; SHIRLEY NAGENGAST, SR. VICE PRESIDENT; CRAIG CAUKIN, VICE PRESIDENT/COMMERCIAL LOANS; SHARON LAURENT, RALPH RASKIN, JOHN R. WOODS, VICE PRESIDENTS; JIM ALLEN, VICE PRESIDENT/ SR. REAL ESTATE OFFICER; ANN HENDERSONM, ASSISTANT VICE PRESIDENT; DENNIS N. WHITMER, ASSISTANT VICE PRESIDENTS/TRUST OFFICERS; DEBORAH LINDSEY, OPERATIONS OFFICER; GERI MARINARO, COMMUNITY REINVESTMENT ACT OFFICER; LORRI STASIUM, INTERNATIONAL BANKING OFFICER; PEGGY GATES, MARKETING OFFICER; DONALD LYNSEY, LOAN OPERATIONS OFFICER; SARAH CLARK EXECUTIVE LENDING OFFICER; JOHN CARTER, JR., AUDITOR/ COMPLIANCE OFFICER; WAYNE D. SMART, JR., VICE PRESIDENT/IN-HOUSE COUNSEL

DIRECTORS-

ARNOLD ALPERT, DAVID BOYLES, MACK L. CLAYTON, RICHARD T. CRABB, NORMAN G GARDENSWARTZ, HERMAN HORWICH, RICHARD MCCLINTOCK, PAUL MILLER, RONALD L. MOORE, JAMES H. OLIVER, LESLIE A. PATTEN, JOSEPH D. PEPPER, GERALD M. QUIAT, BERNARD J. SCHAFFNER, CHARLES M. SCHAYER, SR., I.J. SHORE, MAX

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		12,435
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		21,947
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL....		22,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	107,336	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,000	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		106,336
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,422
7. OTHER REAL ESTATE OWNED.....		1,225
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		386
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		3,062
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		169,813

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		156,225
(1) NONINTEREST-BEARING.....	32,498	
(2) INTEREST-BEARING.....	123,727	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		386
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		976
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		157,587
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		4,000
25. SURPLUS.....		6,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,226
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		12,226
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		169,813

INDEPENDENT STATE BANK OF COLORADO  
DENVER

OFFICERS-

RICHARD C. ZOETZ, PRESIDENT/CASHIER; ROBERTA HUELSMANN, OFFICER;

DIRECTORS-

JACK DEVEREAUX, W. R. JORGENSON, CONRAD KERN, LAWRENCE MENEFFEE, R.L. BOW  
R.L. BOWEN, MAC JONES, DIANA KILGORE, FRANK PETERSON, R.C. ZOETER  
FREDERICK A. ESGAR, CHARLES B. MCKINSTRY, WARREN H. KNOLL

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,278
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	80
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	3,045
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,813
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	63
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,750
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	207
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	570
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,930

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,947
(1) NONINTEREST-BEARING.....	13,801
(2) INTEREST-BEARING.....	3,146
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,941
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,888
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	667
25. SURPLUS.....	1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	375
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,042
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	20,930

INTERNATIONAL BANK  
DENVER

OFFICERS-

RICHARD M. KREUTZER, PRESIDENT; JERRY B WHITE, EXECUTIVE VICE-PRESIDENT;  
THOMAS R. KONCILJA, VICE PRESIDENT & CASHIER/SECRETARY; CAROL ELLIOTT,  
OPERATIONS OFFICER; ROBERT F. GERWIN SR. VICE PRESIDENT; FLOYD E. HARMON  
SR. VICE PRESIDENT; ANNA MARIE PIXLER, VICE PRESIDENT; WESLEY KEATING,  
VICE PRESIDENT; JOSEPH M. RAPP, VICE PRESIDENT; RICK MUSZ, ASSISTANT  
VICE PRESIDENT; MARIANNE MARTINO, CONTROLLER; KATHRYN S. FUJITA, LOAN  
ADMINISTRATION OFFICER; CINDY L. COLLINS MARKETING OFFICER;  
BELLE GRANADOS, LOAN ADMIN. OFFICER

DIRECTORS-

CHARLES H. SMUKLER, MERLE E. ALBRECHT, THOMAS H. CONNELLY, JACK C. KENT,  
RICHARD M. KREUTZER, LEIGH H. NORNGREN, MARTHA ANDERSON, STEPHEN G. SEAY  
RICHARD B. TUCKER, JOANN CORN

DECEMBER 31, 1984

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,848
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		13,724
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	26,889	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	246	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		26,643
5. ASSETS HELD IN TRADING ACCOUNTS.....		73
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		526
7. OTHER REAL ESTATE OWNED.....		26
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		207
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,186
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		46,333

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		42,619
(1) NONINTEREST-BEARING.....	9,700	
(2) INTEREST-BEARING.....	32,919	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		73
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		772
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		43,464
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		594
25. SURPLUS.....		1,056
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,219
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,869
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		46,333



MOUNTAIN STATES BANK  
DENVER

OFFICERS-

WILLIAM G. GRIFFITH, PRESIDENT; GLEN A. PRAY, EXECUTIVE VICE-PRESIDENT; BERNARD J. STAEBELL, VICE PRESIDENT & CASHIER/SECRETARY; ROBERT JORDAN, WILLIAM G. COATMAN, SR. VICE PRESIDENTS; WILLIAM H. FLORY, DAN E. GRIFFI N. ROGER J. SCHMITZ, VICE PRESIDENTS; SUSAN M. CREEL, JAMES R. CONLEY, VAUGHN E. NICHOLS, ASSISTANT VICE-PRESIDENTS; RUTH HOOD, CARRIE HASCHKE', ASSISTANT CASHIERS; MARY E. KRŠNAK, BANK CARD OFFICER; KIRK ELWOOD, INSTALLMENT LOAN OFFICER; THEODORE J. REMATT, SR. ACCOUNTING OFFICER; KAREN BEWLEY, PERSONNEL OFFICER; DAVID MALONEY, TELLER SERVICES OFFICER RUDOLF G. H. PRINZ, AUDITOR; STODDARD WHITE, SR. VICE PRESIDENT/TRUST OFFICER; E.W. HODGE, VICE PRESIDENT/TRUST OFFICER

DIRECTORS-

JOHN T. ALLEN, JR., GEORGE W. CALKINS, J. E. COLLIER, ROBERT E. FREDERIC WILLIAM G. GRIFFITH, D. R. MURPHY, EDWARD D. PIERSON, GLEN A. PRAY, WILBUR M. PRYOR, STODDARD WHITE

DECEMBER 31, 1984

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	14,967	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		53,040
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	59,103	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,184	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		57,919
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,041
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		2,440
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		130,407

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		112,751
(1) NONINTEREST-BEARING.....	25,636	
(2) INTEREST-BEARING.....	87,115	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		576
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		113,327
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		3,000
25. SURPLUS.....		4,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		10,080
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		17,080
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		130,407

OMNIBANK SOUTHEAST  
DENVER

OFFICERS-

GARY D. LEVINE, PRESIDENT/CHIEF EXECUTIVE OFFICER; WARREN A. LEE, VICE-PRESIDENT/CASHIER; RICHARD JORGENSEN, VICE-PRESIDENT/MGR. OF LOAN DEPT. WILLIAM PETEY, VICE-PRESIDENT, LOAN DEPT.; DIANNE BAKER, ASSISTANT VICE PRESIDENT LOAN DEPT.; SUSAN HOGGE, ASSISTANT VICE PRESIDENT OPERATIONS; MARY BARR, ASSISTANT CASHIER/CONTROLLER; BECKY JARVIS, ASSISTANT CASHIER

DIRECTORS-

RAYMOND T. BAKER, MICHAEL A. PEINER, ROBERT W. GRAF, HAROLD GUZOFSKY, EMIL HECHT, GARY KLEARMAN, DONALD L. KORTZ, GARY D. LEVINE, JOHN ANDREW LOVE, LARRY A. MIZEL, MYRON A. SIDON, PHILIP D. WINN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,958	
B. INTEREST-BEARING BALANCES.....	300	
2. SECURITIES.....	13,261	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	6,765	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	27,865	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	227	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	27,638	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	960	
7. OTHER REAL ESTATE OWNED.....	170	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	604	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	56,656	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	50,984	
(1) NONINTEREST-BEARING.....	22,883	
(2) INTEREST-BEARING.....	28,101	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	281	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	51,265	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	800	
25. SURPLUS.....	2,100	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,491	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,391	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	56,656	

PRUDENTIAL BANK  
DENVER

OFFICERS-

PETER J. WEBER, PRESIDENT; LARRY MARTINEZ, EXECUTIVE VICE PRESIDENT;  
PATRICK W. CAMARA, VICE PRESIDENT; JOHN M. EVANS, CASHIER/SECRETARY;  
KENTON B. ANDERSON, OPERATIONS OFFICER

DIRECTORS-

ARNOLD A. HAYUTIN, PETER J. WEBER, RICHARD J. BARD, CHARLES I. BROWN,  
MARVIN P. OWENS, III, LARRY MARTINEZ, CHESTER WINTER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	649	
B. INTEREST-BEARING BALANCES.....	451	
2. SECURITIES.....	59	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,432	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	73	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,359
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		14
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		51
11. OTHER ASSETS.....		367
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		11,950

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,958
(1) NONINTEREST-BEARING.....	1,017	
(2) INTEREST-BEARING.....	8,941	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		318
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		10,276
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,100
25. SURPLUS.....		360
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		214
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,674
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		11,950

SOUTHWEST STATE BANK  
DENVER

OFFICERS-

GARY A. MOSKO, PRESIDENT; HAROLD LUSTIG, SR. EXECUTIVE VICE-PRESIDENT;  
JOANN BROCKWAY, SR. VICE-PRESIDENT/CASHIER; WILLIAM HEDBERG, SR. VICE-  
PRESIDENT/CASHIER; RICHARD MASCHKE, STANLEY WINKLER, BARBARA RAPER,  
SHIRLEY JOHNSON, PAULETTE REDLER, VICE-PRESIDENTS; MARGE BORGE,  
ASSISTANT CASHIER/HEAD TELLER; FRAN ROHLAS, HEAD BOOKKEEPER/ASSISTANT  
CASHIER; DORIS RASMUSSEN, COMMERCIAL LOAN OFFICER; R. MITCH WILSON,  
INSTALLMENT LOAN OFFICER; GENEVIEVE ROLEN, ASSISTANT CASHIER

DIRECTORS-

JOSEPH MOSKO, HAROLD V. LUSTIG, CHESS R. MARTIN, ZELIE BERENBAUM, JAMES  
A. LUSTIG, GARY A. MOSKO, H. MICHAEL MILLER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,433	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		18,219
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	51,999	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	448	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		51,551
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		595
7. OTHER REAL ESTATE OWNED.....		335
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,160
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		78,793

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		69,935
(1) NONINTEREST-BEARING.....	17,024	
(2) INTEREST-BEARING.....	52,911	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		1,063
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		70,998
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,500
25. SURPLUS.....		2,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		3,795
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		7,795
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		78,793

TRI-STATE BANK  
DENVER

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; DONALD H. SCHURR JR., VICE PRESIDENT;  
DONALD A. LANCASTER, CASHIER & SECRETARY/TREASURER

DIRECTORS-

RICHARD C. TUCKER, DONALD A. LANCASTER, CHARLES WEBB, BARRY MCCALIAN,  
MERRILL FIE.

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,274
B. INTEREST-BEARING BALANCES.....		200
2. SECURITIES.....		3,567
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		4,210
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	28,635	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	290	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		28,345
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		638
7. OTHER REAL ESTATE OWNED.....		980
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		683
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		39,897

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		37,089
(1) NONINTEREST-BEARING.....	3,743	
(2) INTEREST-BEARING.....	33,346	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		6
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		313
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		37,408
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,300
25. SURPLUS.....		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		589
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,489
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		39,897

UNION BANK & TRUST  
DENVER

OFFICERS-

J. W. WELLS, PRESIDENT; N. R. LOCKWOOD, EXECUTIVE VICE-PRESIDENT;  
J. C. MONNICH, SR. VICE-PRESIDENT; FRANK G. KOZAK, W. H. BAHLS, ROBERT  
RUBBO, VICE-PRESIDENTS; E. S. TURNBULL, VICE-PRESIDENT/CASHIER; DONALD  
F. HOELLER, AUDITOR; RAYMOND WILKINSON, JUDY G. SMITH, ASSISTANT VICE  
PRESIDENTS; MAE E. DIEBOLT, ADMIN. OFFICER/SECRETARY TO THE BOARD;  
BETTY B. DOBBINS, ASSISTANT CASHIER; JISLAINE MULLINS, ELAINE COLANGELO,  
OPERATIONS OFFICERS; GALEN E. HRONEK VICE PRESIDENT FINANCE; ULMA L.  
SCHAFFER, NEW ACCOUNTS OFFICER; PAUL ACEVEDO, COMMERCIAL LOAN OFFICER;  
BOB RUBBO COMMERCIAL LOANS

DIRECTORS-

WAYNE T. BIDDLE, HOWARD L. PARKAS, LLOYD E. HAYNE, RALPH D. JOHNSON,  
E.G. KOELLING, RICHARD C. SAUNDERS, J.W. WELLS, HERMAN J. ZUECK

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,776
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	19,744
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	40,692
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	457
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	40,235
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,462
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	978
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	912
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	68,107

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	57,301
(1) NONINTEREST-BEARING.....	15,668
(2) INTEREST-BEARING.....	41,633
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	2,900
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	341
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	60,542
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,000
25. SURPLUS.....	3,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,565
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,565
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28).....	68,107

DOLORES STATE BANK  
DOLORES

OFFICERS-

E. G. MERRITT, M. D., PRESIDENT; J. C. KINKADE, VICE-PRESIDENT; MERTON R. TAYLOR, WILLIAM K. NIELSON, EDWARD G. MERRITT, VICE-PRESIDENTS; DONALD K. MAJORS, EXECUTIVE VICE-PRESIDENT & CASHIER/SECRETARY; MARY RUTH MAJORS, ASSISTANT VICE-PRESIDENT; DOUGLAS J. AIKEN, ASSISTANT VICE PRESIDENT

DIRECTORS-

E. G. MERRITT, M.D., J. C. KINKADE, MERTON R. TAYLOR, WILLIAM K. NIELSON, DONALD K. MAJORS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,008
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		8,771
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	11,535	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	101	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,434
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		202
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		568
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		27,183

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		24,443
(1) NONINTEREST-BEARING.....	3,800	
(2) INTEREST-BEARING.....	20,643	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		312
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		24,755
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		775
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,453
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,428
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		27,183

DOVE CREEK STATE BANK  
DOVE CREEK

OFFICERS-

ROBERT SHERWOOD, PRESIDENT; RON NOLDE, VICE PRESIDENT; MARK HEFFNER,  
CASHIER/SECRETARY

DIRECTORS-

JAMES COLEMAN, DAVID LIEBERMAN, ROBERT THOMPSON, ROSS CARHART, CECIL  
MARTIN, BOB SHERWOOD

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		406
B. INTEREST-BEARING BALANCES.....		216
2. SECURITIES.....		1,589
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		150
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,749	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		172
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,577
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		90
7. OTHER REAL ESTATE OWNED.....		342
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		497
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		10,867

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,960
(1) NONINTEREST-BEARING.....	966	
(2) INTEREST-BEARING.....	8,994	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		102
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		71
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		10,133
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		150
25. SURPLUS.....		584
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		734
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		10,867



UNITED BANK OF DURANGO  
DURANGO

OFFICERS-

SAMUEL E. MONROE, PRESIDENT; RICHARD REINHARD, EXECUTIVE VICE-PRESIDENT;  
ARTHUR TROYER, VICE-PRESIDENT & CASHIER; JOHN L. TATE, VICE PRESIDENT;  
ROBERT J. PETERS, VICE PRESIDENT  
JANE GROFF, VICE-PRESIDENT/MANAGER

DIRECTORS-

SAMUEL E. MONROE, L. W. MCDANIEL, CLARENCE BEEBE, ROBERT J. PETERS,  
RICHARD W. TURNER, RICHARD L. REINHARD, C. DOUGLAS ATCHLEY

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,199
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		7,700
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	36,913	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	629	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		36,284
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,791
7. OTHER REAL ESTATE OWNED.....		1,198
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,002
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		53,174

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		47,016
(1) NONINTEREST-BEARING.....	10,919	
(2) INTEREST-BEARING.....	36,097	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		1,400
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		614
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		270
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		49,300
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		700
25. SURPLUS.....		2,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		674
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,874
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		53,174

ALPINE BANK, EAGLE  
EAGLE

OFFICERS-

DAVE SCRUBY, PRESIDENT; J. ROBERT YOUNG, CHAIRMAN OF BOARD; ROBERT LUCIA, ASSISTANT CASHIER; DAVE SCRUBY CASHIER/SECRETARY

DIRECTORS-

STEPHEN BRIGGS, STEVE CONNOLLY, JOHN COOPER, WALLY DALLENBACH, WALLACE DEBEQUE, ROBERT P. DOWNS, ERNEST GIANINETTI, PETER N. GUY, J. DUDLEY, LICKREM, E. LYNN PITTMAN, RODNEY E. SLIPER, WILLIAM B. VOLI BRACHT, J. ROBERT YOUNG, JACK E. EDGINGTON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		356
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		419
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,497	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	54	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,443
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		351
7. OTHER REAL ESTATE OWNED.....		89
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		126
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		6,784

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		6,106
(1) NONINTEREST-BEARING.....	611	
(2) INTEREST-BEARING.....	5,495	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		35
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		6,141
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		43
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		643
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		6,784

FIRSTBANK OF EAGLE COUNTY  
EAGLE

OFFICERS-

NED E. OYLER, PRESIDENT; PAUL V. DEPP, SR. VICE PRESIDENT; LLOYD AMUNDSON,  
JACK W. LOVELL, VICE PRESIDENTS; MARY ANN WILSON, CASHIER; HELEN E. OYLER,  
SECRETARY

DIRECTORS-

STEPHEN ADAMS, NED E. OYLER, HELEN E. OYLER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,993
B. INTEREST-BEARING BALANCES.....		2,979
2. SECURITIES.....		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	17,087	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	197	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		16,890
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		891
7. OTHER REAL ESTATE OWNED.....		1,437
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		590
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,780

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		22,179
(1) NONINTEREST-BEARING.....	4,013	
(2) INTEREST-BEARING.....	18,166	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		382
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		22,561
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		1,300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		519
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,219
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		24,780

EATON BANK  
EATON

OFFICERS-

WILLIAM A. BOWNESS, PRESIDENT; WARREN b. KNOLL, EXECUTIVE VICE-PRESIDENT;  
CARLA L. GARTON, CASHIER/SECRETARY; WILMA J. FOOSE, ASSISTANT CASHIER;  
VELMA L. DILLON, VICE-PRESIDENT; LAVERNE E. BOWNESS, CARL A. BENSON,  
JOHN E. BOWNESS II, VICE-PRESIDENTS; WILLIAM A. CARLSON, ASSISTANT VICE-  
PRESIDENT; ASSISTANT VICE PRESIDENT

DIRECTORS-

WILLIAM A. BOWNESS, LAVERNE E. BOWNESS, WARREN H. KNOLL, MELVIN D.  
SEVERSON, CARL A. BENSON, VELMA L. DILLON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		887
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		8,131
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,195
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	11,856	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	112	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,744
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		311
7. OTHER REAL ESTATE OWNED.....		262
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		558
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,088

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		21,615
(1) NONINTEREST-BEARING.....	3,138	
(2) INTEREST-BEARING.....	18,477	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		175
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		91
16. OTHER BORROWED MONEY.....		48
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		226
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		22,155
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		933
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,933
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		24,088

AMBANK AT ORCHARD VALLEY  
ENGLEWOOD

OFFICERS-

SCOTT RADCLIFFE, GARY GRAHAM, J.A. STALNAKER, VICE PRESIDENTS; STEVEN R. DUPPS,  
CASHIER/SECRETARY; BARBARA TOWNSEND, CAROL STULTENPOHL ASSISTANT CASHIERS;  
DANA BARNEY, ASSISTANT VICE-PRESIDENT

DIRECTORS-

MARK E. HOUSTON, HAL R. RAMSEY, WALTER A. KOELBEL, JR.,  
ROBERT M. SHERRILL

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,976
B. INTEREST-BEARING BALANCES.....		900
2. SECURITIES.....		2,570
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		6,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	15,944	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	164	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		15,780
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		582
7. OTHER REAL ESTATE OWNED.....		205
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		339
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		30,552

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		28,906
(1) NONINTEREST-BEARING.....	7,826	
(2) INTEREST-BEARING.....	21,080	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		122
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		29,028
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		600
25. SURPLUS.....		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		324
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,524
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		30,552

ARAPAHOE BANK & TRUST  
ENGLEWOOD

OFFICERS-

FRANK S. PETERSON, PRESIDENT; SIDNEY C. CAIN, EXECUTIVE VICE-PRESIDENT;  
JOHN F. EZELL, VICE PRESIDENT/CASHIER; SHELLEY G. CAMERON, ASSISTANT  
CASHIER

DIRECTORS-

NICHOLAS J. MEAGHER, JR., KENNETH D. LUFF, GLEN B. CLARK, JR., FRANK S.  
PETERSON, SIDNEY C. CAIN, ROGER G. MAURO

DECEMBER 31, 1985		000 OMITTED
<b>ASSETS:</b>		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,083	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		20,961
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,095
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	28,643	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	251	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		28,392
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,942
7. OTHER REAL ESTATE OWNED.....		162
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,160
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		63,795
<b>LIABILITIES:</b>		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		57,581
(1) NONINTEREST-BEARING.....	15,545	
(2) INTEREST-BEARING.....	42,036	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE.....		56
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		607
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		677
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		58,921
22. LIMITED-LIFE PREFERRED STOCK.....		
<b>EQUITY CAPITAL:</b>		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,000
25. SURPLUS.....		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,874
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,874
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		63,795

CENTENNIAL STATE BANK OF COLORADO  
ENGLEWOOD

OFFICERS-

MIKE CLARK, PRESIDENT; ROLF SEIFERTH, SR. VICE-PRESIDENT;  
RICHARD HEISLER, ASSISTANT-VICE PRESIDENT/CASHIER; PHYLIS BANE, VICE  
PRESIDENT; GARY STRAIT, ASSISTANT VICE PRESIDENT; JOHN STRAMEL ASSISTANT  
VICE PRESIDENT; DIANE DAVIDSON, JEAN WYSOCKI, ASSISTANT CASHIERS;  
MICHAEL KERMINSKI, VICE PRESIDENT

DIRECTORS-

MIKE CLARK, ROBERT F. KELLEY, DAN KUBBY, JAMES MCKECHNIE, JR., WILLIAM  
P. MCKINNELL, JR., ADO REKART, ROBERT S. WEEKS, CHARLES B. WORTHINGTON,  
WYANE D. KRAMER, JOHN W. BOLOGNINI, CHARLES L. FERGUSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,196
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		5,311
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		350
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,881	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	263	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		13,618
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		255
7. OTHER REAL ESTATE OWNED.....		113
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		15
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		865
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		22,723

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		21,037
(1) NONINTEREST-BEARING.....	5,274	
(2) INTEREST-BEARING.....	15,763	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		213
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		21,250
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		750
25. SURPLUS.....		1,450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		727-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,473
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		22,723

CHARTER BANK & TRUST  
ENGLEWOOD

OFFICERS-

C. DEAN BOYD, PRESIDENT; TONI E. STEPHENSON, VICE-PRESIDENT; EDWARD C. LEAHY, EXECUTIVE VICE-PRESIDENT & CASHIER/SECRETARY; SANDRA K. FIEDLER, ASSISTANT CASHIER; DIANE D. WRITER, TREASURER; PAUL EUGENE TAUBR, JR., LOAN OFFICER; RALPH C. EPEN, EXECUTIVE VICE PRESIDENT/SEC. TO BOARD

DIRECTORS-

A. EMMET STEPHENSON, TONI E. STEPHENSON, DIANE D. WRITER, JAMES H. GALBREATH, JERRY D. ARMSTRONG, MARTIN J. WOHNLICH, GEORGE DAVIES, C. DEAN BOYD

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,057	
B. INTEREST-BEARING BALANCES.....	597	
2. SECURITIES.....	149	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,850	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,780	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	37	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	4,743	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	75	
7. OTHER REAL ESTATE OWNED.....	56	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	87	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,614	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	7,642	
(1) NONINTEREST-BEARING.....	2,049	
(2) INTEREST-BEARING.....	5,593	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....	23	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	14	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,679	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	500	
25. SURPLUS.....	400	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	35	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	935	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	8,614	



FIRSTBANK AT ARAPAHOE/YOSEMITE  
ENGLEWOOD

OFFICERS-

NANCY H. BELL, PRESIDENT; PAUL J. GALE, VICE PRESIDENT; GEORGE T. GRAFF, CASHIER; DEAN R. BLATTER, ASSISTANT CASHIER/SECURITY OFFICER; CURTIS J. HARRIS, AUDITOR; STEVEN J. SWENSON, ASSISTANT AUDITOR; ROBERT S. APPEL, SECRETARY

DIRECTORS-

ROBERT S. APPEL, NANCY H. BELL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, EVERETT WILLIAMS, GEORGE WILLIAMS, J. ROBERT YOUNG

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		500
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,139
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		950
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,307	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	28	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,279
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		223
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		113
11. OTHER ASSETS.....		
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		7,204

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		6,156
(1) NONINTEREST-BEARING.....	795	
(2) INTEREST-BEARING.....	5,361	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		56
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		6,212
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		600
25. SURPLUS.....		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		92
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		992
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		7,204

INTERNATIONAL BANK, ENGLEWOOD  
ENGLEWOOD

OFFICERS-

S. G. SEAY, PRESIDENT; O. C. ETTER, VICE-PRESIDENT; WILLIAM F. FORTNEY, CASHIER/SECRETARY; C. WALTER WILSON, ASSISTANT VICE-PRESIDENT; EILEEN S. BRESLIN, LORRAINE CAHILL, ASSISTANT VICE PRESIDENTS; JEANNINE DEGARMO GREGORY MARTIN, ASSISTANT CASHIERS

DIRECTORS-

MERLE E. ALBRECHT, THOMAS K. CONNELLY, JOANN CORN, JACK C. KENT, RICHARD M. KREUTZER, LEIGH H. MORGREN, S.G. SEAY, C.H. SMUKLER, RICHARD TUCKER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		989
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		4,198
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,787	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	102	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		13,685
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		519
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		580
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		21,221

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		19,647
(1) NONINTEREST-BEARING.....	5,043	
(2) INTEREST-BEARING.....	14,604	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		183
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		19,830
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		291
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,391
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		21,221

FIRSTBANK OF ERIE  
ERIE

OFFICERS-

A. BLAINE ALLEY, PRESIDENT; ROGER A. BEHLER, VICE-PRESIDENT; ROBERT S. APPEL, SECRETARY; C. HERFORD PERCY, VICE PRESIDENT/CASHIER; PAUL J. GALE LARRY J. HAUSERMAN, KENT LANDMARK, JACK D. NUNN, MARVEL L. TITTLE, VICE-PRESIDENTS; STEPHEN J. FORTÉ, EDSON P. HOLLAND, WILLIAM L. IWATA, ROBERT C. LUCAS, WILLIAM H. PLUMMER, WILLIAM J. NIEHUS MELVIN J. SORENSEN, JEFFREY A. WARD, ASSISTANT CASHIERS; CURTIS J. HARRIS, AUDITOR; STEVEN J. SWENSEN, ASSISTANT AUDITOR; MARVEL L. TITTLE, SECURITY OFFICER

DIRECTORS-

A. BLAINE ALLEY, ROBERT S. APPEL, DONALD J. EGAN, LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, J. ROBERT YOUNG, EVERETT WILLIAMS

DECEMBER 31, 1985

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	284
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,244
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,008
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,715
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	22
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,693
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	38
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	70
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,337

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,965
(1) NONINTEREST-BEARING.....	547
(2) INTEREST-BEARING.....	4,418
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	34
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,999
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	60
25. SURPLUS.....	60
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	218
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	338
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	5,337

ESTES PARK BANK  
ESTES PARK

OFFICERS-

JACK G. HASELBUSH, PRESIDENT; VICE-PRESIDENT; BRAD SISHC, VICE PRESIDENT  
KENNETH PORTER, OPERATIONS OFFICER; NANCY L. WILLOCKS, LOAN OFFICER;  
M. J. CARPENTER, NEW ACCOUNTS OFFICER; ANNE BRUMLEVE, ADMINISTRATIVE ASSISTANT

DIRECTORS-

GEORGE J. HIX, C. WILLIAM HERZOG, C. FRANKLIN HIX JR., JAMES F. BANKER,  
GLONDA L. HIX, STANLEY J. PRATT, E. NELSON THOMAS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,141
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		2,964
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,997
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	17,301	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	210	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		17,091
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		491
7. OTHER REAL ESTATE OWNED.....		214
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		298
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		26,196

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		24,201
(1) NONINTEREST-BEARING.....	3,888	
(2) INTEREST-BEARING.....	20,313	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		178
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		24,379
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		617
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,817
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		26,196

BANK OF EVERGREEN  
EVERGREEN

OFFICERS-

JEROLD B. HIRSCH, PRESIDENT; MICHELE M. LOOK, EXECUTIVE VICE-PRESIDENT;  
LINDA YACCONI, CASHIER/SECRETARY

DIRECTORS-

JEROLD B. HIRSCH, MICHELE M. LOOK, ROBERT A. DENYSE, RAYMOND L.  
WEILAGE, JR.

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,450	
B. INTEREST-BEARING BALANCES.....	300	
2. SECURITIES.....	2,992	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	600	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	17,222	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	161	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		17,061
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		315
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		377
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,095

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	22,134	
(1) NONINTEREST-BEARING.....	6,156	
(2) INTEREST-BEARING.....	15,978	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		236
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		22,370
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		325
25. SURPLUS.....		825
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		575
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,725
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		24,095

BANK OF FAIRPLAY  
FAIRPLAY

OFFICERS-

RICHARDS S. BAIR, PRESIDENT; A. C. CHAPPEE, VICE PRESIDENT; BARBARA R. WESTON, CASHIER/SECRETARY; SUSAN BEARD, ASSISTANT CASHIER; C. R. GESME, VICE PRESIDENT INVESTMENTS; RICHARD S. BAIR, CHIEF EXECUTIVE OFFICER

DIRECTORS-

JOHN FISCHER, WILLIAM R. HANSEN, A. C. CHAPPEE, MARSHALL MCCLUNG, J. RICHARD TUTHILL, RICHARD L. CLYMER

DECEMBER 31, 1985

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	264
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,908
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	75
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,919
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	28
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,891
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	63
7. OTHER REAL ESTATE OWNED.....	67
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	54
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	153
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,475

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,784
(1) NONINTEREST-BEARING.....	1,042
(2) INTEREST-BEARING.....	5,742
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	68
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,852
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	120
25. SURPLUS.....	245
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	258
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	623
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	7,475

INTERNATIONAL BANK NORTH  
FEDERAL HEIGHTS

OFFICERS-

MERLE E. ALBRECHT, PRESIDENT; JOHN H. HANNAGAN, VICE-PRESIDENT; ALICE M. ADAIR, CASHIER/SECRETARY; CHARMAINE BASKALL, ASSISTANT CASHIER; HARVEY K. THOMPSON, VICE-PRESIDENT

DIRECTORS-

MERLE E. ALBRECHT, CHARLES H. SMUKLER, JACK C. KENT, STEPHEN G. SEAY, RICHARD M. KREUTZER, RICHARD B. TUCKER, JOANN CORN, LEIGH H. NORGRÉN, THOMAS H. CONNRLY

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,998	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	4,520	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	360	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,740	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	108	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	10,632	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	393	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	503	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,406	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	17,126	
(1) NONINTEREST-BEARING.....	2,826	
(2) INTEREST-BEARING.....	14,300	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	219	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,345	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	500	
25. SURPLUS.....	308	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	253	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,061	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	18,406	

COMMERCE BANK  
FORT COLLINS

OFFICERS-

JAMES C HRABERLIN PRESIDENT; BRADLEY J OLIVER, EXECUTIVE VICE-PRESIDENT;  
MICHAEL E. PRENZLOW, VICE-PRESIDENT; BARBARA SULLIVAN, CASHIER  
JODY HORNER, ASSISTANT CASHIER

DIRECTORS-

J.H. OLIVER, RICHARD J. ZJEMAN, RON D. MHADE

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		671
B. INTEREST-BEARING BALANCES.....		250
2. SECURITIES.....		785
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		225
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,495	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	53	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,442
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		96
7. OTHER REAL ESTATE OWNED.....		34
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		125
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		7,628

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,002
(1) NONINTEREST-BEARING.....	1,346	
(2) INTEREST-BEARING.....	5,656	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		75
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		7,077
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		51
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		551
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		7,628



NORTHERN BANK & TRUST  
FORT COLLINS

OFFICERS-

J. E. FACER, PRESIDENT; A. J. HEUTZENROEDER, VICE-PRESIDENT & CASHIER/  
SECRETARY; KAREN DAVIDSON, ASSISTANT CASHIER

DIRECTORS-

GLEN B. CLARK, WALTER C. EMERY, J. E. FACER

DECEMBER 31, 1985		000 OMITTED
<b>ASSETS:</b>		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,108	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	1,570	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	850	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,887	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	61	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	5,826	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	54	
7. OTHER REAL ESTATE OWNED.....	37	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	230	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,675	
<b>LIABILITIES:</b>		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	8,669	
(1) NONINTEREST-BEARING.....	2,225	
(2) INTEREST-BEARING.....	6,444	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	97	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,766	
22. LIMITED-LIFE PREFERRED STOCK.....		
<b>EQUITY CAPITAL:</b>		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	200	
25. SURPLUS.....	200	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	509	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	909	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	9,675	

ROCKY MOUNTAIN BANK & TRUST COMPANY  
FORT COLLINS

OFFICERS-

LARRY L. WALL, PRESIDENT; FRANK A. FORBES, EXECUTIVE VICE-PRESIDENT & CASHIER/SECRETARY; GARY L. BUTLER, VICE PRESIDENT; KAREL R. BAKER, PERS. LOAN OFFICER; TERRI A. HARRIS, OPERATIONS OFFICER; CATHERINE HAWORTH, ASSISTANT CASHIER

DIRECTORS-

RETA F. WALL, LARRY L. WALL, BRUCE A. DUVAL, JOHN M. TOLIVER, HAROLD W. JOHNSON, WILLIAM W. GILTNER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,913
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		5,142
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,115
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,585	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	172	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		13,413
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		707
7. OTHER REAL ESTATE OWNED.....		354
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		456
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,100

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		21,884
(1) NONINTEREST-BEARING.....	5,495	
(2) INTEREST-BEARING.....	16,389	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		125
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		213
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		22,222
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		330
25. SURPLUS.....		870
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		678
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,878
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		24,100

FORT LUPTON STATE BANK  
 FORT LUPTON

OFFICERS-

DENNIS W. WHITE, PRESIDENT; J. SID DINSDALE, EXECUTIVE VICE-PRESIDENT;  
 GRANT A. EDWARDS, VICE-PRESIDENT & CASHIER/SECRETARY; BEVERLY J. MILLER,  
 ASSISTANT VICE PRESIDENT; JILL A. DEVER, ASSISTANT CASHIER

DIRECTORS-

DENNIS W. WHITE, ROY G. DINSDALE, LEONARD H. MCCAIN, JOHN R. DENT,  
 MARY M. CARLSON, WELDON HIGGS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,227
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,932
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,670
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,236
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	284
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,952
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	299
7. OTHER REAL ESTATE OWNED.....	235
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	764
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	33,079

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,016
(1) NONINTEREST-BEARING.....	5,500
(2) INTEREST-BEARING.....	24,516
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	188
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,204
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,475
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,875
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	33,079

FARMERS STATE BANK OF FORT MORGAN  
FORT MORGAN

OFFICERS-

BRUCE F. GILL, PRESIDENT; DAVID L. SCHOMBURG, VICE-PRESIDENT; DAVID L. OHMAN, SR. TRUST OFFICER/CORP. SECRETARY; M ELAINE MEYER, CASHIER; C. L. WILLIAMS, VICE-PRESIDENT OF OPERATIONS; EVELENE D. MEININGER, CUSTOMER SERVICE OFFICER; JOHN J. ZWETZIG, RONALD L. HAYS, JAMES D. TREADWAY, JERRY K. JONES, VICE PRESIDENTS; ERVIN C. SOUTHARD, ASSISTANT VICE PRESIDENT; JOE J. MARX, AGRICULTURAL FIELD REP.; EVALU I. UNDERWOOD, AUDITOR; KIM PROCUNIER, CONSUMER LOAN OFFICER; LORETTA D. GRAHAM, MARKETING & PERSONNEL OFFICER; RODNEY G VINCENT ASSISTANT VICE PRESIDENT

DIRECTORS-

H. B. BLOEDORN, J. H. BLOEDORN, JR., BRUCE F. GILL, R. B. FANCHER, RONALD L. HAYS, DAVID J. OHMAN, W. M. WATROUS, JERRY K. JONES

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,813	
B. INTEREST-BEARING BALANCES.....	999	
2. SECURITIES.....	35,245	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	4,200	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	40,581	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	532	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	40,049	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	625	
7. OTHER REAL ESTATE OWNED.....	410	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	1,973	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	87,314	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	75,074	
(1) NONINTEREST-BEARING.....	10,975	
(2) INTEREST-BEARING.....	64,099	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	404	
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	1,203	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	76,681	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	3,000	
25. SURPLUS.....	3,000	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,633	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	10,633	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	87,314	

FORT MORGAN STATE BANK  
FORT MORGAN

OFFICERS-

RUSSELL L. RATHMAN, PRESIDENT; RICHARD E. TIMMER VICE PRESIDENT; BETTY L KELLY, VICE PRESIDENT/CASHIER & SECRETARY; FRED T. RUFF, KAREN ARAUJO, INSTALLMENT LOAN OFFICERS

DIRECTORS-

EUGENE V. DOTY, HENRY KAMMERZELL, DAMON MCMAHAN, DOROTHY MCMAHAN, GERALD G. TOMAN, ARONOE BRUCE TRAUTWEIN, LAURA TRAUTWEIN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	614	
B. INTEREST-BEARING BALANCES.....	97	
2. SECURITIES.....		1,577
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		840
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,621	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	25	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,596
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		648
7. OTHER REAL ESTATE OWNED.....		133
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		221
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		10,726

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,472
(1) NONINTEREST-BEARING.....	1,408	
(2) INTEREST-BEARING.....	8,064	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		10
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		92
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		9,574
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		603
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		149
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,152
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		10,726

PIONEER BANK OF FOUNTAIN  
FOUNTAIN

OFFICERS-

STEPHEN A. MOSHER, PRESIDENT; CHRISTINE O. LYONS, VICE-PRESIDENT & CASHIER; SHARON SHANNON, OPERATIONS OFFICER; SCOTT W. KEYS, ASSISTANT CONSUMER LOAN OFFICER

DIRECTORS-

LEO R. SMENTOWSKI, WILLIAM F. ESCH, MARCELLA SMENTOWSKI, STEPHEN A. MOSHER, DOUGLAS E. FAST

DECEMBER 31, 1985	000 OMITTED
<b>ASSETS:</b>	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,339
B. INTEREST-BEARING BALANCES.....	700
2. SECURITIES.....	1,702
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,687
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	150
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,537
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	295
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	374
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,947
<b>LIABILITIES:</b>	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,752
(1) NONINTEREST-BEARING.....	3,158
(2) INTEREST-BEARING.....	10,594
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	625
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	330
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,707
22. LIMITED-LIFE PREFERRED STOCK.....	
<b>EQUITY CAPITAL:</b>	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	440
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,240
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	15,947

FWLER STATE BANK  
FWLER

OFFICERS-

JOE M. FOX, PRESIDENT; DOYLE MARVIN, VICE-PRESIDENT; JONATHAN R. FOX,  
VICE-PRESIDENT/CASHIER; MAXINE FOX, SECRETARY

DIRECTORS-

MRS. H. W. FOX, JOE M. FOX, DOYLE MARVIN, JONATHAN R. FOX, E. F.  
TILLOTSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	626	
B. INTEREST-BEARING BALANCES.....	200	
2. SECURITIES.....	8,134	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,225	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,758	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	72	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	5,686	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	51	
7. OTHER REAL ESTATE OWNED.....	26	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	299	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,247	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		14,059
(1) NONINTEREST-BEARING.....	1,346	
(2) INTEREST-BEARING.....	12,713	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		243
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		14,302
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		50
25. SURPLUS.....		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,545
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,945
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		16,247

FIRST INTERSTATE BANK OF FREDERICK  
FREDERICK

OFFICERS-

JAMES D. MAKOWSKI, PRESIDENT; VIRGINIA UNREIN, CASHIER; LARRY L. SAINT,  
VICE-PRESIDENT

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, JAMES D. MAKOWSKI,  
MELVIN H. GREEN, MICHAEL BENNETT

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		514
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,888
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,520
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,980	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	70	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,910
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		398
7. OTHER REAL ESTATE OWNED.....		119
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		139
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		10,488

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,569
(1) NONINTEREST-BEARING.....	1,350	
(2) INTEREST-BEARING.....	8,219	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		113
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		9,682
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		256
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		806
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		10,488



SUMMIT COUNTY BANK  
FRISCO

OFFICERS-

JERRY P. MCKAY, PRESIDENT; JAN PIRKEY, VICE PRESIDENT/CASHIER;  
ROBERT R. LEINART, VICE-PRESIDENT/LOANS; SUSAN T. BAILEY, INSTALLMENT  
LOANS; MIKE MUMME, ASSISTANT CASHIER; JUDY HOWARD, OPERATIONS OFFICER;  
CAROL WIMBERLY, NEW ACCOUNTS OFFICER

DIRECTORS-

DON FARBER, D. D. JOHNSON, KEITH M. VAN VELKINBURGH

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,325
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,904
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,438	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	128	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		12,310
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,486
7. OTHER REAL ESTATE OWNED.....		545
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		462
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		21,932

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		18,027
(1) NONINTEREST-BEARING.....	8,266	
(2) INTEREST-BEARING.....	9,761	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		354
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		1,335
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		164
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		19,880
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		480
25. SURPLUS.....		820
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		752
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,052
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		21,932

FRUITA STATE BANK  
FRUITA

OFFICERS-

KENNETH A. STROTHER, PRESIDENT; CAREY B. HORTON, VICE-PRESIDENT;  
ROBERT M. STEWART, CASHIER; RICHARD D. YOUMANS, LOAN OFFICER; VELMA B.  
BILGER, NEW ACCOUNTS OFFICER

DIRECTORS-

KENNETH A. STROTHER, ROBERT GOBBO, EMMETT ELIZONDO, T. M. FORD

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1.135	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		5,018
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,925
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	11,982	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	332	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,650
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		342
7. OTHER REAL ESTATE OWNED.....		429
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		404
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		20,903

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		18,353
(1) NONINTEREST-BEARING.....	2,674	
(2) INTEREST-BEARING.....	15,679	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		9
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		186
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		18,548
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		1,300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		555
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,355
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		20,903

BANK OF GEORGETOWN  
 GEORGETOWN

OFFICERS-

CLAY J. HUTCHINSON, JR., PRESIDENT; DOLORES E. ZAVALA, VICE-PRESIDENT/  
 CASHIER; TIM HUNT, VICE PRESIDENT; KATHRYN ISENBERGER, SECRETARY

DIRECTORS--

LEO N. BRADLEY, HUGO BUERGER, THOMAS J. CARNEY, CLAY J. HUTCHINSON, JR.,  
 RICHARD M. KREUTZER, OTTO H. WERLIN

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,023
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,437
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,090
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	87
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,003
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	231
7. OTHER REAL ESTATE OWNED.....	102
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	115
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,911

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,021
(1) NONINTEREST-BEARING.....	1,971
(2) INTEREST-BEARING.....	4,050
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	30
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,051
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	160
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	860
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	6,911

CITIZENS BANK OF GLENDALE  
 GLENDALE

OFFICERS-

GERALD L. GARTNER, PRESIDENT; C. JOHN LEHR, ASSISTANT VICE-PRESIDENT;  
 CECILIA MCCUE CASHIER/SECRETARY; CARL CHARETTE, COMPLIANCE OFFICER;

DIRECTORS-

DONALD K. HOGOBOOM, GERALD L. GARTNER, PAUL F. GLASGOW, DR. DONALD HOCH,  
 JERRY J. TEPPER, JOHN P. DIKEOU, DUANE T. ALBRECHT, STEVEN L. ZIMMERMAN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,998
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	428
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,063
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	30
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,033
5. ASSETS HELD IN TRADING ACCOUNTS.....	137
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	196
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,792

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,577
(1) NONINTEREST-BEARING.....	2,957
(2) INTEREST-BEARING.....	4,620
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	26
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,603
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	600
24. COMMON STOCK.....	400
25. SURPLUS.....	189
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,189
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	8,792

COMMONWEALTH STATE BANK  
 GLENDALE

OFFICERS-

RICHARD C. WILLIAMS, PRESIDENT; CLARENCE L. BOWLDS, VICE PRESIDENT;  
 - BRENDA B. MAZAR, CASHIER/SECRETARY

DIRECTORS-

THOMAS P. D'AMICO, RICHARD C. WILLIAMS, CLARENCE L. BOWLDS, ARNOLD S.  
 IDELBERG

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,357	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,346
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,015	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	50	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,965
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		118
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		242
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,028

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,085
(1) NONINTEREST-BEARING.....	2,143	
(2) INTEREST-BEARING.....	9,942	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		116
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,322
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		625
25. SURPLUS.....		425
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		344-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		706
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,028

ALPINE BANK & TRUST  
 GLENWOOD SPRINGS

OFFICERS-

STEVE CONNOLLY, PRESIDENT; KRIS GARDNER, CASHIER/SECRETARY & EXECUTIVE  
 VICE-PRESIDENT; NORMAN FRANKE, ASSISTANT CASHIER;

DIRECTORS-

J. DUDLEY LOCKREM, ERNEST GIANINETTI, WALLACE A. E. DEBEQUE, PETER N.  
 GUY, WILLIAM B. VOLLBRACHT, RODNEY E. SLIPER, ROBERT F. DOWNS, WALLY  
 DALLENBACH, J. ROBERT YOUNG, STEVE CONNOLLY, JACK E. EDGINGTON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,354
B. INTEREST-BEARING BALANCES.....		812
2. SECURITIES.....		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,469	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	130	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,339
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		339
7. OTHER REAL ESTATE OWNED.....		405
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		275
11. OTHER ASSETS.....		
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,524

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		11,856
(1) NONINTEREST-BEARING.....	1,809	
(2) INTEREST-BEARING.....	10,047	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		600
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		104
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,560
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		364
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		964
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,524

ALPINE BANK, GLENWOOD SPRINGS MALL  
GLENWOOD SPRINGS

OFFICERS-

L. KRISTIN GARDNER, PRESIDENT; MARK A. MORCUS, ASSISTANT VICE-PRESIDENT/  
CASHIER  
DIRECTORS-

J. DUDLEY LOCKREM, ERNEST GIANINETTI, WALLACE A. E. DEBEQUE, PETER N.  
GUY, WILLIAM B. VOLLRBRACHT, RODNEY E. SLIPER, ROBERT F. DOWNS, WALLY  
DALLENBACH, J. ROBERT YOUNG, STEVE CONNOLLY, DAVE ALLEY, JACK EDGINGTON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		462
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		318
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		640
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,356	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	141	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,215
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		331
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		175
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		6,141

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,468
(1) NONINTEREST-BEARING.....	1,004	
(2) INTEREST-BEARING.....	4,464	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		62
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		5,530
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		11
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		611
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		6,141

DENVER WEST BANK & TRUST  
 GOLDEN

OFFICERS-

MARK NORWALK, PRESIDENT; VALERIE A. SMITH, VICE-PRESIDENT;  
 PATRICK T. MCNULTY, CASHIER

DIRECTORS-

C. E. STEVINSON, GREG C. STEVINSON, GARY M. POLUMBUS, GREGORY, MARK  
 NORWALK, DALE R. HINMAN

DECEMBER 31, 1985		000 OMITTED
<b>ASSETS:</b>		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,266
B. INTEREST-BEARING BALANCES.....		60
2. SECURITIES.....		2,852
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,342	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	99	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,243
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		41
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		14
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		136
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		15,912
<b>LIABILITIES:</b>		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		14,265
(1) NONINTEREST-BEARING.....	4,847	
(2) INTEREST-BEARING.....	9,418	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		141
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		14,406
22. LIMITED-LIFE PREFERRED STOCK.....		
<b>EQUITY CAPITAL:</b>		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		519
25. SURPLUS.....		531
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		456
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,506
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		15,912



AMERICAN STATE BANK  
GRANADA

OFFICERS-

J. B. MCKEEVER, PRESIDENT; C. B. KENNEDY, EXECUTIVE VICE-PRESIDENT;  
MARTIN E. JENSEN, VICE-PRESIDENT & CASHIER/SECRETARY; VERLIA M. HELSEL,  
ASSISTANT VICE-PRESIDENT/ASSISTANT CASHIER

DIRECTORS-

MARTIN E. JENSEN, C. B. KENNEDY, J. B. MCKEEVER, SARAH H. MCKEEVER,  
CARL M. SHINN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		500
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		4,169
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		675
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,009	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,955
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		35
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		276
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		10,610

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,459
(1) NONINTEREST-BEARING.....	857	
(2) INTEREST-BEARING.....	8,602	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		118
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		9,577
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		140
25. SURPLUS.....		430
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		463
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,033
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		10,610

MIDDLE PARK BANK  
GRANBY

OFFICERS-

DAN LEAHY, PRESIDENT; RICHARD W. RAMLER, EXECUTIVE VICE-PRESIDENT;  
CINDY L. PULK, VICE-PRESIDENT & CASHIER/SECRETARY; HELEN HOWELL,  
VICE-PRESIDENT; TERRI SNELL, ASSISTANT VICE-PRESIDENT

DIRECTORS-

ROBERT W. ISHAM, CHAIRMAN; ELEANOR J. ISHAM, DAN LEAHY, RICHARD W.  
RAMLER, LARRY CHANCE

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,234	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	6,769	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	5,000	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	30,612	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	252	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	30,360	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	713	
7. OTHER REAL ESTATE OWNED.....	1,411	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	1,123	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	47,610	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	43,056	
(1) NONINTEREST-BEARING.....	5,364	
(2) INTEREST-BEARING.....	37,692	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	703	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	281	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	44,040	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	550	
25. SURPLUS.....	1,100	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,920	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,570	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	47,610	

BANK OF GRAND JUNCTION  
 GRAND JUNCTION

OFFICERS-

ROBERT E. JOHNSON, PRESIDENT; DAVID B. AMBROSICH, CASHIER

DIRECTORS-

THOMAS M. CONNER, JAMES E. PUOCO, E. W. JOHNSON, R. E. JOHNSON,  
 ROBERT E. JOHNSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		411
B. INTEREST-BEARING BALANCES.....		500
2. SECURITIES.....		295
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,173	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,173
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		193
7. OTHER REAL ESTATE OWNED.....		230
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		126
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		7,428

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		6,551
(1) NONINTEREST-BEARING.....	1,813	
(2) INTEREST-BEARING.....	4,738	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		54
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		6,605
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		600
25. SURPLUS.....		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		77-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		823
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		7,428

INTRAWEST BANK OF GRAND JUNCTION  
GRAND JUNCTION

OFFICERS-

PAUL TROYER, PRESIDENT; MARVIN W. MOELLER, SR. VICE-PRESIDENT/CASHIER & SECRETARY; KENNETH A. STROTHER EXECUTIVE VICE PRESIDENT; C. DEAN BOYD, SR. VICE PRESIDENT OF CORPORATE BANK & COMMERCIAL LOAN DEPARTMENT; BARTLETT FORD, VICE PRESIDENT

DIRECTORS-

HERBERT L. BACON, PAUL TROYER, HARRY PFORZHEIMER, JR., LINDA GILMORE, L.O. GRIFFITH, H. KIRK JACKSON, GUY D. CHERP, JOHN U. TOMLINSON, RONALD E. TIPPING, THOMAS L. DUTCHER, RODNEY C. POWER, VERNE A. SMITH, JR., J.D. SNODGRASS, ROBERT G. BOUCHER, KENNETH A. STROTHER

DECEMBER 31, 1985		000 OMITTED
<b>ASSETS:</b>		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	8,881	
B. INTEREST-BEARING BALANCES.....	1,900	
2. SECURITIES.....	30,656	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	7,200	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	57,904	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	2,166	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	55,738	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	3,992	
7. OTHER REAL ESTATE OWNED.....	3,468	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	4,202	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	116,037	
<b>LIABILITIES:</b>		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	102,635	
(1) NONINTEREST-BEARING.....	26,965	
(2) INTEREST-BEARING.....	75,670	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	500	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....	250	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	2,404	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	1,321	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	107,110	
22. LIMITED-LIFE PREFERRED STOCK.....		
<b>EQUITY CAPITAL:</b>		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	2,000	
25. SURPLUS.....	3,900	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,027	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,927	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	116,037	

CENTRAL BANK OF GREELEY  
GREELEY

OFFICERS-

P. DEWAYNE KRAUSE, PRESIDENT; PATRICK D. GRINDE, VICE-PRESIDENT COML. LENDING; VERN WAKEMAN, VICE PRESIDENT-INSTL. LENDING; GORDON E. CLAUS, LOAN OFFICER; MAXINE TYRELL, INSTL. LOAN OFFICER; RUTH BONNENBERG, CASHIER; ANITA ADOLF, ACCOUNTING OFFICER; N. JOYCE EHRlich, ADMIN. ASS'T

DIRECTORS-

WALTER M. FRANCIS, C. KENT KINGSBURY, WAYNE HOOVER, JOEL C. ROTHMAN, JERALD STUGART

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,400	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	1,504	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,075	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	14,363	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	389	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	13,974	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	698	
7. OTHER REAL ESTATE OWNED.....	116	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	371	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,138	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	18,382	
(1) NONINTEREST-BEARING.....	2,445	
(2) INTEREST-BEARING.....	15,937	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	58	
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	137	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,577	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	150	
25. SURPLUS.....	475	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	936	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,561	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	20,138	

CENTRAL BANK OF WEST GREELEY  
GREELEY

OFFICERS-

HENRY J. RAHMIG, PRESIDENT; MARSHA L. SWORD, CASHIER; VICE PRESIDENT;  
DONNA L. OYLER, LENDER; MIKE LEHAN, ASSISTANT VICE PRESIDENTS

DIRECTORS-

BOYD A. LINDQUIST, JOHN P. WATSON, MIKE LEHAN, JACK L. SCHREIBER, C.L.  
YERBIC, RICHARD A. BOETTCHER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,037
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,941
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	450
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,364
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	349
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,015
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	255
7. OTHER REAL ESTATE OWNED.....	95
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	943
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,736

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,438
(1) NONINTEREST-BEARING.....	2,501
(2) INTEREST-BEARING.....	12,937
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	78
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	329
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,845
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	450
25. SURPLUS.....	700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	259-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	891
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	16,736

UNION COLONY BANK  
GREELY

OFFICERS-

LAWRENCE W. MENEPEE, PRESIDENT; ALAN L. LORD, EXECUTIVE VICE-PRESIDENT;  
RALPH T. ANDERS, SR. VICE PRESIDENT; JAMES W. DAVIES, PHILLIP A. LEFFLER  
JAMES A. RUTZ, VICE-PRESIDENTS; THOMAS R EVANS, ASSISTANT VICE PRESIDENT  
R. JUDY HERNANDEZ, CREDIT REVIEW OFFICER; CONSTANCE L. SAMS, LOAN  
OFFICER AND COMPLIANCE OFFICER; KATHRYN L. BOYLE, VICE PRESIDENT/CASHIER

DIRECTORS-

JOHN C. TODD, GEORGE W. DORRING, JOHN W. KINKADE, JAMES R. LISTEN,  
LAWRENCE W. MENEPEE, VICTOR R. NOTTINGHAM, ROBERT A. RUYLE, JAMES H.  
SHELTON, ALAN L. LORD

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,982	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	8,270	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,200	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	61,592	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	360	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	61,232	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	778	
7. OTHER REAL ESTATE OWNED.....	834	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	1,506	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	80,802	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	72,751	
(1) NONINTEREST-BEARING.....	12,022	
(2) INTEREST-BEARING.....	60,729	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	108	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	1,342	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	74,201	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	1,360	
25. SURPLUS.....	3,382	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,859	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,601	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	80,802	

UNITED BANK OF GREELEY  
GREELEY

OFFICERS-

KARL E. SABOE, PRESIDENT; PATRICIA BURKHOLDER, VICE-PRES./CASHIER; JACK L. MEAKINS, ROBERT L. JOHNSON, DOUGLAS J. TAUB, SR. VICE-PRESIDENTS; STEPHANIE ARRIES, EUGENE W. ALLEN, ROYLAND N. HAYNES, ELANA STAUFFER, GERALD L. MOODY, BERNIE PICKRELL, WILLIAM SHELL, WILLIAM HERTNEKY, JON EWERT, VICE-PRESIDENTS; HELEN BUSHNELL, ALTON COBB, JOY SCHOTT, CAROLE ROSE, MARGIE WIEDEMAN, TERRI TREGO, DOROTHY LAYTON, DAVID DILLEY, JAMES MILES, ANTHONY L. MILLER, KRISTIN HYATT, ASSISTANT VICE PRESIDENTS; BARBARA COONROD, ASSET & LIABILITY MGR.; MARY DAVIDSON BOOKKEEPING OFFICER; DONNA BENSON, TRUST OFFICER; CATHERINE CAMPBELL, PERSONNEL OFFICER; GORDON CLAUS, LOAN REVIEW ADMINISTRATOR; C.G. KUM, ASSET QUALITY ADMINISTRATOR; MARY ROBERTS, FIRST LADIES OFFICER

DIRECTORS-

DUANE BACON, THOMAS J. COWAN, NORMAN M. DEAN, DR. ROBERT DICKESON, MARY ANN FEUERSTEIN, LEO GALLAGHER, HARLAN K. HOUTCHENS, H. GORDON JOHNSON, JAMES E. MILLER, K. EDWARD SABOE, DR. DAVID H. WERKING, HAROLD WINOGRAD

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		10,918
B. INTEREST-BEARING BALANCES.....		600
2. SECURITIES.....		20,518
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	72,309	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,081	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		71,228
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,986
7. OTHER REAL ESTATE OWNED.....		1,174
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		2,628
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		114,652

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		101,760
(1) NONINTEREST-BEARING.....	21,810	
(2) INTEREST-BEARING.....	79,950	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		1,687
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		2,263
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		105,710
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		2,040
25. SURPLUS.....		3,340
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		3,562
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,942
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		114,652



GUNNISON BANK AND TRUST COMPANY  
GUNNISON

OFFICERS-

THOMAS D. SWINEFORD, EXECUTIVE VICE PRESIDENT & CHIEF EXECUTIVE OPERATIONS OFFICER; BARBARA J. BARRON, SR. VICE PRESIDENT/CASHIER; MICHAEL A. WILSON, SR. VICE PRESIDENT - AGRICULTURAL LOANS; STEPHEN CALDWELL, VICE-PRESIDENT; LESLIE SHARBONO, CARL ROLLER, VICE PRESIDENTS-COMMERCIAL LENDING; ROGER E. COTTEN, COMPTROLLER;

DIRECTORS-

CLINTON S. SPENCER, PAUL SAMMONS, POLLY SPANN, FRED FIELD, EDWARD BARTSCH, JAMES R. LARKIN, OWEN O'FALLON, MICHAEL A. WILSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,072
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,833
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	21,498	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	415	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		21,083
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		362
7. OTHER REAL ESTATE OWNED.....		94
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,118
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		31,062

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		28,703
(1) NONINTEREST-BEARING.....	5,949	
(2) INTEREST-BEARING.....	22,754	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		150
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		431
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		29,284
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		76
24. COMMON STOCK.....		1,335
25. SURPLUS.....		367
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,778
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		31,062

HAXTUN COMMUNITY BANK  
HAXTUN

OFFICERS-

LLOYD A. NELSON, PRESIDENT; RUDY DELA RAMBELJE, VICE-PRESIDENT; PAUL W. WERNSMAN, CASHIER/SECRETARY; CELLA M. GARRETT, ASSISTANT CASHIER; BARRY L. KOBERSTEIN, ASSISTANT VICE-PRESIDENT

DIRECTORS-

LLOYD A. NELSON, PAUL W. WERNSMAN, DON HARDIN, PHILIP RUCH, KEITH GILLILAND, TOMMY G. THOMPSON, LOREN GARRETSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,191
B. INTEREST-BEARING BALANCES.....		600
2. SECURITIES.....		9,423
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,876	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	60	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,816
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		204
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		484
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		20,818

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		18,617
(1) NONINTEREST-BEARING.....	4,710	
(2) INTEREST-BEARING.....	13,907	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		68
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		145
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		18,830
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		888
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,988
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		20,818

FIRST BANK & TRUST  
HOLLY

OFFICERS-

J. B. MCKEEVER, PRESIDENT; J. L. HUMRICH, O. W. FOLSOM, BARBARA J. CLINE, VICE-PRESIDENTS; PHYLLIS E. THRALL, CASHIER; MARIE FLETHCHER, COMPLIANCE OFFICER; RELLA ANN STEELE, ASST. TRUST OFFICER/ASST. CASHIER

DIRECTORS-

J. L. HUMRICH, L. L. MACFARLANE, J. B. MCKEEVER, SARAH H. MCKEEVER, JOHN H. WILLHITE

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		895
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,916
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,932	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	52	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,880
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		86
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		374
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,551

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,216
(1) NONINTEREST-BEARING.....	1,751	
(2) INTEREST-BEARING.....	10,465	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		123
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,339
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		110
25. SURPLUS.....		490
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		612
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,212
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,551

FIRST STATE BANK OF HOTCHKISS  
HOTCHKISS

OFFICERS-

JOHN R. MCCALLISTER, PRESIDENT; LENDA I. HALL, VICE-PRESIDENT;

DIRECTORS-

THOMAS R. KOWALSKI, SHIRLEY C. SMITH, JOHN R. MCCALLISTER, LENDA I. HALL  
DORSEY CHISM, JAMES R. BRISCOE

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	594
B. INTEREST-BEARING BALANCES.....	700
2. SECURITIES.....	2,432
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	755
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,481
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	123
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,358
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	252
7. OTHER REAL ESTATE OWNED.....	313
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	228
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,632

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,174
(1) NONINTEREST-BEARING.....	2,656
(2) INTEREST-BEARING.....	10,518
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	267
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,441
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	535
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	356
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,191
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	14,632

FIRST STATE BANK  
IDAHO SPRINGS

OFFICERS-

R. GARY COGBURN, PRESIDENT; MARK D. DUNSMOOR, EXECUTIVE VICE-  
PRESIDENT; RONDA RYLATT, VICE-PRESIDENT; MICHELLE DEWIT, CASHIER;

DIRECTORS-

R. GARY COGBURN, RICHARD EDWARDS, PERRY SANT, DAVID M. KANIGEL,  
ROBERT MCLEAN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,461	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	832	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,000	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,028	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	207	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	6,821	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	429	
7. OTHER REAL ESTATE OWNED.....	194	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	349	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,086	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	10,276	
(1) NONINTEREST-BEARING.....	2,014	
(2) INTEREST-BEARING.....	8,262	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	8	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	94	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,378	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	200	
25. SURPLUS.....	1,000	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	492-	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	708	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	11,086	

UNITED BANK OF IGNACIO  
IGNACIO

OFFICERS-

PHYLLIS YOUNG, PRESIDENT; JOHN L. THORSNESS, SR. VICE-PRESIDENT;  
PHYLLIS GALLEGOS, CASHIER/SECRETARY; TRUE KIRK, VICE-PRESIDENT;

DIRECTORS-

SAMUEL E. MONROE, L.W. MCDANIEL, JOHN L. THORSNESS, R.W. TURNER, JR.,  
PHYLLIS YOUNG

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,242	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	5,315	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	400	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	16,216	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	165	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	16,051	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	237	
7. OTHER REAL ESTATE OWNED.....	695	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	404	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,344	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	21,879	
(1) NONINTEREST-BEARING.....	3,636	
(2) INTEREST-BEARING.....	18,243	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	100	
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	252	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,231	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	200	
25. SURPLUS.....	1,200	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	713	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,113	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	24,344	

SEDGWICK COUTNY BANK  
JULESBURG

OFFICERS-

J. CRAIG DOLEZAL, PRESIDENT; RUTH W. YEAGER, ASSISTANT CASHIER

DIRECTORS-

DR. DALE MARCOTTE, DARRIS CUMMING, DAPHNE DAVIS, MAX CARLSON,  
J. CRAIG DOLEZAL

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	339
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	419
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	25
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,284
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	50
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,234
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	220
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	188
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,425

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,925
(1) NONINTEREST-BEARING.....	375
(2) INTEREST-BEARING.....	3,550
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,972
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	47-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	453
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	4,425

CITIZENS STATE BANK  
KEENESBURG

OFFICERS-

KEVIN J. STARKS, PRESIDENT; DON K. SPEAROW, VICE PRESIDENT/CASHIER;  
GEORGE H. BUSH, VICE-PRESIDENT; ROBBIE PIPPIN ASSISTANT VICE-PRESIDENT;  
MISAYE W. UNO, ASSISTANT CASHIER

DIRECTORS-

HARRY A. PIPPIN, KEVIN J. STARKS, DON K. SPEAROW, GEORGE H. BUSH,  
JERALD C. STARKS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,206
B. INTEREST-BEARING BALANCES.....	600
2. SECURITIES.....	8,599
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	625
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,636
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	55
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,581
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	106
7. OTHER REAL ESTATE OWNED.....	81
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	539
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,337

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,721
(1) NONINTEREST-BEARING.....	3,381
(2) INTEREST-BEARING.....	13,340
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	226
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,947
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	690
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,390
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	18,337



KERSEY STATE BANK  
KERSEY

OFFICERS-

LARRY G. NEUSCHWANGER, PRESIDENT; BRENT C. BEICHLER, CASHIER  
JUDITH A. MICHALIK, VICE PRESIDENT

DIRECTORS-

CARL C. BARNETT, LAVERN GLOVER, LARRY G. NEUSCHWANGER,  
IVAN D. SHUPE

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	642	
B. INTEREST-BEARING BALANCES.....	100	
2. SECURITIES.....	1,519	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	550	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,664	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	85	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	5,579	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	196	
7. OTHER REAL ESTATE OWNED.....	219	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	240	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,045	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	8,085	
(1) NONINTEREST-BEARING.....	1,079	
(2) INTEREST-BEARING.....	7,006	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	60	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	104	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,249	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	250	
25. SURPLUS.....	250	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	296	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	796	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	9,045	

KIOWA STATE BANK  
KIOWA

OFFICERS-

A. J. ANDERSON, PRESIDENT; JOHN C. BURNETT, VICE-PRESIDENT; VERA A. JOHNSON, CASHIER/VICE-PRESIDENT; CAROL A. ELLIS, ASSISTANT CASHIER; SHARRON L. METLI, LOAN OFFICER; DOUGLAS L. DITUS, LOAN OFFICER

DIRECTORS-

A. J. ANDERSON, WILLIS HERRICK, ROBERT C. JOHNSON,  
ELLIOTT G. RICE, DONALD E. SIECKE

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		909
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		4,191
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	11,389	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	130	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,259
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		483
7. OTHER REAL ESTATE OWNED.....		154
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		370
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		17,966

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		16,274
(1) NONINTEREST-BEARING.....	2,733	
(2) INTEREST-BEARING.....	13,541	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		138
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		16,412
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		344
25. SURPLUS.....		679
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		531
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,554
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28).....		17,966

KIRK STATE BANK  
KIRK

OFFICERS-

LELAND E. HOUSE, PRESIDENT; DEAN THOMPSON, VICE-PRESIDENT; ROGER L. MAAG, VICE-PRESIDENT; RUTH H. WISE, CASHIER/SECRETARY

DIRECTORS-

JOHN BALDWIN, LENA BURKARD, LELAND E. HOUSE, DAVID G. IDLER, DEAN THOMPSON, RUTH H. WISE

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	685	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,599
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,350	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	139	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,211
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		118
7. OTHER REAL ESTATE OWNED.....		177
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,019
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		12,559

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,614
(1) NONINTEREST-BEARING.....	2,203	
(2) INTEREST-BEARING.....	8,411	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		784
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		185
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		11,583
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		150
25. SURPLUS.....		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		226
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		976
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		12,559

KIT CARSON STATE BANK  
KIT CARSON

OFFICERS-

BRUCE A. ANDERSEN, PRESIDENT; ANNA M. GUNDERSON, CASHIER/SECRETARY;  
MARILYN K. WARD, ASSISTANT CASHIER

DIRECTORS-

BRUCE A. ANDERSEN, JEAN N. ANDERSEN, JOHN E. HARKER, NORRENE HARKER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		638
B. INTEREST-BEARING BALANCES.....		813
2. SECURITIES.....		5,003
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		4,170
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,864	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	63	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,801
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		183
7. OTHER REAL ESTATE OWNED.....		14
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		521
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		18,143

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		15,796
(1) NONINTEREST-BEARING.....	1,951	
(2) INTEREST-BEARING.....	13,845	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		270
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		16,066
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,277
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,077
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		18,143

BANK OF KREMMLING  
KREMMLING

OFFICERS-

RICHARD E. JACKSON, PRESIDENT; RICHARD HERREMA, VICE-PRESIDENT; ALLAN C. CHAPPEE, VICE-PRESIDENT; DENNIS M. MATHISEN, VICE-PRESIDENT; DANIEL T. LINDSAY, VICE-PRESIDENT; CHARLES GESME, VICE-PRESIDENT/INVESTMENTS; DANA UNCAPHER, CASHIER/SECRETARY

DIRECTORS-

RICHARD E. JACKSON, ALAN C. CHAPPEE, J. RICHARD TUTHILL, JOHN A. FISCHER  
RICHARD L. CLYMER, RICHARD HERREMA

DECEMBER 31, 1984

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	873	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	2,220	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	350	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,810	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	64	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	6,746	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	276	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	339	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,804	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	9,992	
(1) NONINTEREST-BEARING.....	2,983	
(2) INTEREST-BEARING.....	7,009	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	24	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,016	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	300	
25. SURPLUS.....	400	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	88	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	788	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	10,804	

COLORADO BANK AND TRUST COMPANY OF LA JUNTA  
LA JUNTA

OFFICERS-

ROBERT J. JONES, PRESIDENT, ROBERT M. JONES, EXECUTIVE VICE PRESIDENT;  
ROBERT W. BLAIR, VICE PRESIDENT/SECURITY OFFICER; RUTH GOODRICH, VICE-  
PRESIDENT/CASHIER; KEITH WAGGONER, ASST. VICE-PRESIDENT;  
SHIRLEY HUNTSMAN, ASST. VICE-PRESIDENT; KENNETH B. GEIST,  
ASST. VICE-PRESIDENT; JANET HILL, TRUST OFFICER; KATHY BENZ, ASST.  
DEPOSIT OFFICER; MARY JANE GEARHART, ASST. CASHIER; DON RIZZUTO, INSTL.  
LOAN OFFICER; VERLE MARTENS, ASST. VICE-PRESIDENT

DIRECTORS-

ROBERT H. JONES, VERNON PROCTOR, JOHN R. STEWART, ROBERT M. JONES,  
ROBERT R. SABIN, MARY LOU JONES, THOMAS M. SISSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,105
B. INTEREST-BEARING BALANCES.....		900
2. SECURITIES.....		8,178
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		50
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	36,031	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	570	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		35,461
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,907
7. OTHER REAL ESTATE OWNED.....		2,098
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,472
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		54,171

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		48,856
(1) NONINTEREST-BEARING.....	9,506	
(2) INTEREST-BEARING.....	39,350	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		795
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		49,651
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		550
25. SURPLUS.....		2,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,720
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,520
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		54,171

LA JUNTA STATE BANK  
LA JUNTA

OFFICERS-

P. G. KREPS, PRESIDENT; ALFRED L. KREPS, SR. VICE-PRESIDENT; ARTHUR C. DELVENTHAL, CASHIER/VICE-PRESIDENT; PHIL V. WILDER, VICE-PRESIDENT/ ASST CASHIER

DIRECTORS-

P.G. KREPS, R.G. LOFLIN, ROGER MADDUX, R.J. NELSON, PAULINE GOODWIN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,506
B. INTEREST-BEARING BALANCES.....	1,200
2. SECURITIES.....	2,493
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,383
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	73
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,310
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	343
7. OTHER REAL ESTATE OWNED.....	153
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	883
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,888

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,833
(1) NONINTEREST-BEARING.....	3,196
(2) INTEREST-BEARING.....	11,637
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	150
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,983
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,205
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,905
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	16,888

CITYWIDE BANK OF LAKEWOOD  
LAKEWOOD

OFFICERS-

MICHAEL P. COTTER, PRESIDENT; CHARLES R. SILLSTROP, CHAIRMAN OF BOARD;  
RICHARD P. KENNEDY, CASHIER; THOMAS J. ERNST, ASSISTANT CASHIER

DIRECTORS-

CHARLES R. SILLSTROP, GEORGE T. SWEENEY, MICHAEL P. COTTER, HAROLD R.  
LACY, CHARLES GOLDING, JR., JOHN F. BYER

DECEMBER 31, 1984

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		499
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		155
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		130
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,648	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		31
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,617
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		400
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		89
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		7,890

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		6,581
(1) NONINTEREST-BEARING.....	873	
(2) INTEREST-BEARING.....	5,708	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		37
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		6,618
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		600
25. SURPLUS.....		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		28-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,272
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28).....		7,890



FIRSTBANK OF ACADEMY PARK  
LAKEWOOD

OFFICERS-

DARREL W. LATHROP, PRESIDENT; ANDREW A. MARTIN, EXECUTIVE VICE PRESIDENT  
JEFFREY L. BROWNING, EXECUTIVE VICE PRESIDENT; A. BLAINE ALLEY, PAUL J.  
GALE, GARY V. HALL, LARRY J. HAUSERMAN, EDSON P. HOLLAND, R. KENT  
LANDMARK, JACK D. NUNN, WILLIAM H. PLUMBER, DOROTHEA L. THUES, VICE-  
PRESIDENTS; KATHRYN KENKEL, ASSISTANT VICE PRESIDENT; ANDREW A. MARTIN,  
CASHIER; ROBERT P. DEUSCHLE, ASSISTANT CASHIER; CURTIS HARRIS, AUDITOR;  
ANDREW A. MARTIN, SECURITY OFFICER; ROBERT S. APPEL, SECRETARY

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN, WILLIAM P.  
JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, LARRY J. LATHROP,  
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,  
J. ROBERT YOUNG, EVERETT WILLIAMS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,707
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,968
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	3,383
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	26,651
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	262
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	26,389
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	861
7. OTHER REAL ESTATE OWNED.....	95
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	534
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	42,937

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	40,373
(1) NONINTEREST-BEARING.....	9,525
(2) INTEREST-BEARING.....	30,848
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	170
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	40,543
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	1,125
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	969
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,394
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28).....	42,937

GREEN MOUNTAIN BANK  
LAKEWOOD

OFFICERS-

DIANA S. KILGORE, CHAIRMAN OF BOARD/PRESIDENT; STAN WIELAND, EXECUTIVE VICE-PRESIDENT; STEVEN S. YOUNG, VICE-PRESIDENT, CASHIER/SECRETARY; JUDY FRASER, VICE-PRESIDENT; FERYL M. WEIDES, ASST. TO THE PRESIDENT; ANNE MEIER, APUL VOWELL, ASSISTANT VICE PRESIDENTS; JUDITH C. SAENGER, ASSISTANT CASHIER; JANE SHOEMAKER, LOAN ADMINISTRATION OFFICER; DENNIS R. DOUGHERTY, VICE PRESIDENT/COMMERCIAL LOAN OFFICER

DIRECTORS-

DIANA S. KILGORE, I. THOMAS BIEGING, TED R. CHRISTIAN, WILLIAM MORAIRTY, COURTNEY T. PETERSON, EDWIN F. WAMBSGANSS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,851	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	3,332	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,100	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	20,285	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	129	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	20,156	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	548	
7. OTHER REAL ESTATE OWNED.....	99	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....	3	
11. OTHER ASSETS.....	559	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,648	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	26,798	
(1) NONINTEREST-BEARING.....	7,141	
(2) INTEREST-BEARING.....	19,657	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	191	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,989	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	290	
25. SURPLUS.....	710	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	659	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,659	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	28,648	

JEPPERSON BANK & TRUST  
LAKEWOOD

OFFICERS-

MICHAEL C. QUINLAN, PRESIDENT; LARRY L. LOHMEIER, EXECUTIVE VICE-  
PRESIDENT; JANET L. MARTIN, SECRETARY; MAURICE E. GROTHJOHN, CASHIER;

DIRECTORS-

JAMES N. BLUE, DANIEL M. CONWAY, MAURICE E. GROTHJOHN, LARRY L. LOHMEIER,  
EDWARD L. NORTHWAY, MICHAEL C. QUINLAN, BERNARD M. VELDKAMP, JR.,  
ROBERT L. ALBIN, JOHN MICHAEL WOODY, SR.

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		6,828
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		38,176
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESEL...		10,800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	102,369	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,723	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		100,646
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		5,346
7. OTHER REAL ESTATE OWNED.....		3,473
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		2,597
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		167,866

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		138,409
(1) NONINTEREST-BEARING.....	31,124	
(2) INTEREST-BEARING.....	107,285	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		15,243
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		2,089
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		319
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		2,500
20. OTHER LIABILITIES.....		711
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		159,271
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		6,510
25. SURPLUS.....		1,302
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		783
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,595
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		167,866

JEFFERSON BANK-SOUTH  
LAKEWOOD

OFFICERS-

JACK L. MOORE, PRESIDENT; JERRY W. MOORE, VICE-PRESIDENT; CLAIRE MARCOUX, CASHIER; LARRY J. SHICK, ASSISTANT VICE PRESIDENT; JAN M. BERRY LOAN OFFICER, L. WILLIAM MARRIN, VICE PRESIDENT;

DIRECTORS-

JACK L. MOORE, RONALD L. MOORE, J. H. OLIVER, CARL GOODSIDE, SEBASTIAN RUMA, SEYMOUR LAFF

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,943
B. INTEREST-BEARING BALANCES.....		1,000
2. SECURITIES.....		14,221
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,260
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	15,159	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	155	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		15,004
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		680
7. OTHER REAL ESTATE OWNED.....		325
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,387
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		37,820

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		34,165
(1) NONINTEREST-BEARING.....	8,395	
(2) INTEREST-BEARING.....	25,770	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		4
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		427
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		34,596
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,000
25. SURPLUS.....		1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,024
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,224
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		37,820

VALLEY STATE BANK  
LAMAR

OFFICERS-

STEPHEN SHERLOCK, PRESIDENT; SUE ROOT, CASHIER; LOIS LARIVIERE,  
ASSISTANT CASHIER; JANET MERLO, ASSISTANT CASHIER, BARBARA MCVICKER,  
KEN MCDERMED, DAVID QUINN, VICE PRESIDENTS; JEWELL BRAY, DOROTHY WHITE,  
CODY FOWLER, ASSISTANT VICE PRESIDENTS

DIRECTORS-

PHIL GILBERT, STEVE SHERLOCK, EUGENE E. EUWER, NAN PARKS, LYNN TAYLOR

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,725
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		12,875
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		980
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	34,068	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	408	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		33,660
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		179
7. OTHER REAL ESTATE OWNED.....		256
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		1,438
11. OTHER ASSETS.....		55,113
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		50,438
(1) NONINTEREST-BEARING.....	8,484	
(2) INTEREST-BEARING.....	41,954	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		640
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		51,078
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		440
25. SURPLUS.....		2,160
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,435
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,035
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		55,113

COMMERCIAL BANK OF LEADVILLE  
LEADVILLE

OFFICERS-

RICHARD C. RODGERS JR., PRESIDENT; JOANN O. CIRULLO, SR. VICE-PRESIDENT;  
DENNIS F. REECE, SR. VICE-PRESIDENT; MATTHEW RITACCO, SR. VICE-PRESIDENT;  
JOHN R. SJODEN, ASSISTANT VICE-PRESIDENT; PAULINE KLUNE, CASHIER; ANN  
MARIE BRADACH, ASSISTANT CASHIER

DIRECTORS-

FRANK L. LUOMA, PETER COSGRIFP, W.O. DIEDRICH, JAMES E.  
MORRISON, RICHARD C. RODGERS, JR., JOANN O. CIRULLO, DENNIS F. REECE,  
MICHAEL A. PRESS, A. T. WHEELER, JR.

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,341
B. INTEREST-BEARING BALANCES.....		200
2. SECURITIES.....		6,717
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	14,672	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	446	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		14,226
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		497
7. OTHER REAL ESTATE OWNED.....		891
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		618
11. OTHER ASSETS.....		
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		25,290

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		22,638
(1) NONINTEREST-BEARING.....	3,909	
(2) INTEREST-BEARING.....	18,729	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		484
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		23,122
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		968
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,168
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		25,290

AMBANK AT BROADWAY  
LITTLETON

OFFICERS-

ROBERT M. SHERRILL, PRESIDENT; GREGORY A. F. SKARDA, VICE-PRESIDENT;  
YANA D. KENT, CASHIER/SECURITY OFFICER; ROBERT J. HOGGE, LOAN OFFICER;

DIRECTORS-

STEVE DUPPS, WALTER A. KOELBEL, JR., MARK E. HOUSTON,  
RAYMOND C. KOERNIG, JR.

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		874
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,326
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,620	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	125	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,495
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		55
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		143
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		8,893

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		8,066
(1) NONINTEREST-BEARING.....	1,139	
(2) INTEREST-BEARING.....	6,927	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		108
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		8,174
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		281-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		719
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		8,893

CENTRAL BANK OF CHATFIELD  
LITTLETON

OFFICERS-

RODNEY L. BRETHOWER, PRESIDENT; JERRY WHITE, EXECUTIVE VICE PRESIDENT;  
BETTY A. BRYANT, CASHIER; DOUGLAS P. DOREN, VICE PRESIDENT; BRENT D.  
FAHNESTOCK, ASSISTANT VICE-PRESIDENT; MARILYN L. GORMAN, ASSISTANT  
OPERATIONS; BETTY J. HACKETT, ASSISTANT OPERATIONS; ROSALIE R. HOLEN,  
ASSISTANT OPERATIONS; LISA J. WATROUS, LOAN OFFICER

DIRECTORS-

RODNEY L. BRETHOWER, BOYD A. LINDQUIST, JOSEPH R. LINCOLN, MARVIN F.  
OWENS, JR., TERRANCE J. TANGEN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,635
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		7,980
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,995
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	31,008	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	378	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		30,630
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		772
7. OTHER REAL ESTATE OWNED.....		129
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		678
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		45,819

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		41,818
(1) NONINTEREST-BEARING.....	10,330	
(2) INTEREST-BEARING.....	31,488	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		1,090
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		42,908
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,200
25. SURPLUS.....		1,400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		311
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,911
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		45,819



CITIZENS BANK  
LITTLETON

OFFICERS-

DONALD J. HOGOBOOM, PRESIDENT; CRAIG M. TISCHE, VICE-PRESIDENT; KARYLCE NEWKIRK ASSISTANT VICE PRESIDENT/INSTALLMENT LOAN OFFICER; LYNN M. JOHNSON, CASHIER

DIRECTORS-

DONALD K. HOGOBOOM, BERT R. BONDI, K. MASON HOWARD, ROBERT K. KELLEY, BERNIE J. MICHALEK, DUDLEY W. MITCHELL, SVEN NICOLAISEN, KARL SAUER, ROBERT J. STEIN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,075
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	1,489
3. PED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,125
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,784
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	114
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,670
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	368
7. OTHER REAL ESTATE OWNED.....	105
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	232
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,164

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,967
(1) NONINTEREST-BEARING.....	2,852
(2) INTEREST-BEARING.....	13,115
14. PED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	139
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,106
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	550
25. SURPLUS.....	350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	158
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,058
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	17,164

COLUMBINE VALLEY BANK & TRUST  
LITTLETON

OFFICERS-

MICHAEL J. MATTHEWS, PRESIDENT, CHAIRMAN CEO; PAMELA RINNE CASHIER;

DIRECTORS-

STANLEY G. MILES, II, JOHN O'DORISIO, JR., STEPHEN L. WALTERS, WARNER A. KNOBE, LEE ANNE LEWIS, STANTON T. KENSINGER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,531	
B. INTEREST-BEARING BALANCES.....	100	
2. SECURITIES.....	1,337	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,952	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	83	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	9,869	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	616	
7. OTHER REAL ESTATE OWNED.....	100	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	306	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,859	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	13,183	
(1) NONINTEREST-BEARING.....	5,078	
(2) INTEREST-BEARING.....	8,105	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	875	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	155	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,213	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	750	
25. SURPLUS.....	709	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	187	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,646	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	15,859	

UNITED BANK OF LITTLETON  
LITTLETON

OFFICERS-

K. R. OSBORNE, PRESIDENT; D. E. BELL, EXEC. VICE-PRES.; D. G. PEARSON, CASHIER; E. W. BROWN, VICE-PRES./CONTROLLER; J. H. PEDEN, SR. VICE-PRES; B. P. GARNEAU, SR. VICE-PRES.; D.A. WIKOFF, VICE PRESIDENT & SR. CASH MGMT. CONSULTANT; B.J. BEAUSOLEIL, ASSISTANT VICE PRESIDENT/CASH MGMT. CONSULTANT; M.J. BURKHART, MARKETING OFFICER; B.E. CALLANT, VICE PRESIDENT; P.A. COOK ASSISTANT VICE PRESIDENT/MGR. CUSTOMER SERVICE; J.A. EVE RETT, ASSISTANT VICE PRESIDENT; B.L. EUBANKS ADMIN. SERVICES OFFICER; K.R. JONES CONSUMER LOAN OFFICER; K.C. KELLY VICE PRESIDENT; R.E. KERR CONSUMER LOAN OFFICER; J.P. LANSDOWNE, ASSISTANT VICE PRESIDENT; D.K. MORRIS, ASSISTANT CONTROLLER/COMPLIANCE OFFICER; J.L. MORROW, EXECUTIVE BANKING OFFICER; S.A. MANN, TRUST OPERATIONS SPECIALIST/ASST. CASHIER; J.B. SCHNEIDER, ASSISTANT VICE PRESIDENT; D.L. SULLIVAN, EXECUTIVE BANKING OFFICER; J.J. WOLF ASSISTANT VICE PRESIDENT; N.J. WUCHNER OPERATIONS OFFICER;

DIRECTORS-

K.R. DOUGLAS, M.M. EZZARD, R.J. PLYNN, R.H. HECKENDORF, G.C. LOURY, J.P.

DECEMBER 31, 1984

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	11,756
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	31,554
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	7,000
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	84,845
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	999
C. LESS ALLOCATED TRANSPER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	83,846
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,797
7. OTHER REAL ESTATE OWNED.....	86
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,990
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	140,029

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	125,589
(1) NONINTEREST-BEARING.....	29,644
(2) INTEREST-BEARING.....	95,945
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	2,579
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	1,036
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,403
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	130,607
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,200
25. SURPLUS.....	3,850
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,372
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	9,422
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	140,029

PIONEER BANK OF LONGMONT  
LONGMONT

OFFICERS-

DANIEL L. ALLEN, PRESIDENT; ROGER KOPMAN, CASHIER/EXECUTIVE VICE  
PRESIDENT; NORMA L. CONAWAY, VICE-PRESIDENT

DIRECTORS-

JOSEPH B. BOWERS, JOSEPH C. FRENCH, EDWARD R. PEPPLER,  
ROBERT N. HALL, STUART W. LOSEY

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,493
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	559
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,888
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	60
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,828
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	172
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	193
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,245

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,028
(1) NONINTEREST-BEARING.....	3,101
(2) INTEREST-BEARING.....	9,927
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,074
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	371
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,171
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	14,245

OMNIBANK LOUISVILLE  
LOUISVILLE

OFFICERS-

JOHN M. SHETTER, PRESIDENT; ALICE M. BIER, VICE PRESIDENT/CASHIER & SECRETARY; JANET R. VOS, ASSISTANT CASHIER; KAREN C. WOOLHISER, ASSISTANT VICE PRESIDENT; LAWRENCE ENRITTO, MARCI R. LEWIS, DIANNA M. SHOULTS, OFFICERS

DIRECTORS-

ALICE M. BIER, RAYMOND C. CARANCI, ROBERT F. CHARLES, JR., LAWRENCE ENRIETO, DONALD L. PERSCHBACHER, W.F. PRATHER, JOHN C. RUDOLPH, GLENN W. STEINBAUGH, KAY WILSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		988
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,559
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		475
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	11,193	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	114	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,079
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		200
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		261
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		14,562

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		13,462
(1) NONINTEREST-BEARING.....	2,455	
(2) INTEREST-BEARING.....	11,007	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		110
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		13,572
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		390
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		990
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		14,562

AMERICAN BANK  
LOVELAND

OFFICERS-

NORMAN E. RARICK, PRESIDENT; DAYTON E. JOHNSON, EXECUTIVE VICE-PRESIDENT  
ANNE HINMAN, SECRETARY; GARY L. MOORE, VICE-PRESIDENT; LILA M. SIMMONS,  
CUSTOMER SERVICE/SECURITY OFFICER

DIRECTORS-

JACK DEVEREAUX, DAYTON E. JOHNSON, DALE R. NELSON, NORMAN E. RARICK,  
KENNETH R. WEEDIN, ERVIN D. WEINMEISTER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,202
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,012
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,070
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,870	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	93	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,777
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		616
7. OTHER REAL ESTATE OWNED.....		66
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		230
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		12,973

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		11,913
(1) NONINTEREST-BEARING.....	2,693	
(2) INTEREST-BEARING.....	9,220	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		231
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		99
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,243
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		80
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		730
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		12,973

HOME STATE BANK  
LOVELAND

OFFICERS-

JACK DEVEREAUX, PRESIDENT; NORMAN E. RARICK, EXECUTIVE VICE-PRESIDENT;  
MARLYN J. GERKEN, SENIOR VICE-PRESIDENT; RAYMOND GOLGART, VICE-PRESIDENT  
LEE TEDESCO, ASSISTANT VICE-PRESIDENT; ALLAN J. BECKER, ASSISTANT VICE-  
PRESIDENT; DONNA M. FINDLEY, CASHIER; ARLENE KRAMER, TRUST OFFICER;  
JOANN B. LEWIS, ASSISTANT CASHIER; STUART R. GALLAGHER, BUSINESS  
DEVELOPMENT OFFICER

DIRECTORS-

JACK DEVEREAUX, NORMAN E. RARICK, MARLYN J. GERKEN, CLARENCE H. STUMP,  
JR., RAY D. STROH, ROBERT C. CHRISTENSEN, ROBERT W. TURNER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,169	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	8,210	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	5,670	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	35,741	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	285	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	35,456	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,303	
7. OTHER REAL ESTATE OWNED.....	151	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	1,029	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	56,988	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	51,156	
(1) NONINTEREST-BEARING.....	8,119	
(2) INTEREST-BEARING.....	43,037	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	41	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	254	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	51,451	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	1,600	
25. SURPLUS.....	2,200	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,737	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,537	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	56,988	

VALLEY BANK OF LYONS  
LYONS

OFFICERS-

JAMES MAKOWSKI, PRESIDENT; LINDA S. GORANSON, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, MELVIN H. GREEN, RICHARD CHENOWITH,  
JAMES MAKOWSKI, MICHAEL E. BENNETT

DECEMBER 31, 1985	000 OMITTED
<b>ASSETS:</b>	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	339
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	516
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	200
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,988
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	38
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,950
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	402
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	65
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,472
<b>LIABILITIES:</b>	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,711
(1) NONINTEREST-BEARING.....	949
(2) INTEREST-BEARING.....	3,762
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	235
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	43
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,989
22. LIMITED-LIFE PREFERRED STOCK.....	
<b>EQUITY CAPITAL:</b>	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	83
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	483
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	5,472



MANCOS STATE BANK  
MANCOS

OFFICERS-

BEN SHAW, PRESIDENT; HAROLD J. WELAGE, VICE-PRESIDENT/CASHIER/SECRETARY;  
RICKY D. KLEMENT, ASSISTANT CASHIER

DIRECTORS-

BEN D. SHAW, PATTERSON CURTIS, MICHAEL FLEMING, CHARLES L. MITCHELL,  
LLOYD SEHNERT, HAROLD J. WELAGE

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	455
B. INTEREST-BEARING BALANCES.....	800
2. SECURITIES.....	1,268
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	230
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,784
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	51
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,733
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	133
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	5
11. OTHER ASSETS.....	218
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,842

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,073
(1) NONINTEREST-BEARING.....	1,335
(2) INTEREST-BEARING.....	6,738
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	68
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,141
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	125
25. SURPLUS.....	225
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	351
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	701
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	8,842

BANK OF MANITOU  
MANITOU SPRINGS

OFFICERS-

KENNETH E. BAIRD, PRESIDENT; RODNEY D. BRECHTL, EXECUTIVE VICE-PRESIDENT  
IRMGARD E. ANDERTON, VICE-PRESIDENT/CASHIER; DIANA G. MINIGER, ASSISTANT  
CASHIER

DIRECTORS-

KENNETH E. BAIRD, RICHARD A. BAKER, JAMES C. DUVE, MARTIN R. FRICK,  
DANIEL P. MASIAS,

DECEMBER 31, 1984

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,141
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,574
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,625
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,728	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	116	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,612
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES HELD IN FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		198
7. OTHER REAL ESTATE OWNED.....		95
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		166
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		14,411

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,672
(1) NONINTEREST-BEARING.....	2,856	
(2) INTEREST-BEARING.....	9,816	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		169
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,841
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		250
25. SURPLUS.....		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		870
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,570
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		14,411

J. N. BEATY & COMPANY, BANKERS  
 MANZANOLA

OFFICERS-

JOHN D. BEATY, PRESIDENT; JOYCE LENZ, CASHIER

DIRECTORS-

JOHN D. BEATY, SARA M. LESTER, WAYNE R. ADAMS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		211
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		673
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	2,057	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	39	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		2,018
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		26
7. OTHER REAL ESTATE OWNED.....		37
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		65
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		3,030

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		2,446
(1) NONINTEREST-BEARING.....	542	
(2) INTEREST-BEARING.....	1,904	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		2,467
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		50
25. SURPLUS.....		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		313
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		563
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		3,030

MCCLAVE STATE BANK  
MCCLAVE

OFFICERS-

H. H. FALCONBURG, PRESIDENT; JOHN A. SMARTT, VICE-PRESIDENT; CRAIG M. GOBLE, EXECUTIVE VICE PRESIDENT/SECRETARY; MILDRED M. TRAVIS, CASHIER  
MARY M. CASS, ASSISTANT CASHIER

DIRECTORS-

SAMUEL M. BOURNE, H.H. FALCONBURG, LEO P. SHARP, JOHN A. SMARTT, MORRIS E. TRAVIS, CHRISTOPHER L. ABRAMS, SECRETARY

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		604
B. INTEREST-BEARING BALANCES.....		228
2. SECURITIES.....		1,205
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	2,089	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	63	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		2,026
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		29
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		107
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		5,999

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,042
(1) NONINTEREST-BEARING.....	682	
(2) INTEREST-BEARING.....	4,360	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		135
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		5,177
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		100
25. SURPLUS.....		460
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		262
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		822
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		5,999

PEOPLES STATE BANK  
MERKER

OFFICERS-

ROBERT P. COX, ACTING CHIEF EXECUTIVE OFFICER; TERRY D. MARMON,  
ASSISTANT CASHIER

DIRECTORS-

JUDY ESKELSON, H. GEORGE GALLAGHER, ARDEN P. LILES, REUBEN G. OLDLAND,  
J. O. WEILAND, H. E. PEARSON, LEO GALLAGHER

DECEMBER 31, 1985

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	218	
B. INTEREST-BEARING BALANCES.....	500	
2. SECURITIES.....		1,088
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		575
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,526	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	77	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,449
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		55
7. OTHER REAL ESTATE OWNED.....		70
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		101
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		6,056

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,573
(1) NONINTEREST-BEARING.....	322	
(2) INTEREST-BEARING.....	5,251	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		26
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		75
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		5,674
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		418-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		382
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		6,056

FIRSTBANK OF MINTURN  
MINTURN

OFFICERS-

ROGER A. BEHLER, PRESIDENT; PAUL J. GALE, VICE-PRESIDENT; ROBERT S. APPEL, SECRETARY; PAUL J. GALE, LARRY J. HAUSERMAN, R. KENT LANDMARK, MELVIN J. SORENSEN, VICE PRESIDENTS; MAJEL F. REED, ASSISTANT VICE PRESIDENT; DOUGLAS L. EGLESTON, CASHIER; A. BLAINE ALLEY, STEPHEN J. FORTE, EDSON P. HOLLAND, WILLIAM L. IWATA, DARREL W. LATHROP, JACK D. DUNN, WILLIAM H. PLUMMER, MARK R. RISTOW, ASSISTANT CASHIERS; CURTIS J. HARRIS, AUDITOR; STEVEN J. SWENSEN, ASSISTANT AUDITOR, DOUGLAS L. EGLESTON, CASHIER/SECURITY OFFICER

DIRECTORS-

ROBERT S. APPEL, ROGER A. BEHLER, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, J. ROBERT YOUNG, EVERETT WILLIAMS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		251
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,358
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		404
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	2,478	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	32	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		2,446
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		68
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		60
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		4,587

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		4,150
(1) NONINTEREST-BEARING.....	668	
(2) INTEREST-BEARING.....	3,482	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		30
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		4,216
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		100
24. COMMON STOCK.....		200
25. SURPLUS.....		71
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		371
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		4,587

BANK OF MONTE VISTA  
MONTE VISTA

OFFICERS-

MAHLON T. WHITE, CHAIRMAN; WILLIS H. PASSETT, JR., PRESIDENT; LINDA HAGEDORN, CASHIER

DIRECTORS-

MAHLON T. WHITE, WILLIS H. PASSETT, JR., GORDON H. ROWE, JR., WILLIAM J. SCHUTTE, J. BYRON UHRICH

DECEMBER 31, 1985

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,522
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	10,467
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	3,115
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,918
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	190
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,728
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	434
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	5
11. OTHER ASSETS.....	949
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,220

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	31,643
(1) NONINTEREST-BEARING.....	8,430
(2) INTEREST-BEARING.....	23,213
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	513
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	32,156
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	330
25. SURPLUS.....	1,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,634
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,064
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	36,220

MONTROSE STATE BANK  
MONTROSE

OFFICERS-

BILL J. ANDERSON, PRESIDENT; HERBERT L. ENSLEY, VICE-PRESIDENT/CASHIER  
ELAINE M. MOORE, LOAN OFFICER

DIRECTORS-

BILL J. ANDERSON, CHARLES J. FORSTER, JAMES W. RENFROW, A. EUGENE  
OMERNIK, CHARLES M. ABERNATHY, JR.,

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	715
B. INTEREST-BEARING BALANCES.....	200
2. SECURITIES.....	2,397
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,648
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	86
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,562
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	407
7. OTHER REAL ESTATE OWNED.....	63
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	150
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,494

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,416
(1) NONINTEREST-BEARING.....	1,641
(2) INTEREST-BEARING.....	7,775
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	34
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	71
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,521
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	350
25. SURPLUS.....	350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	273
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	973
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	10,494



EL PASO COUNTY BANK  
MONUMENT

OFFICERS-

STEPHEN A. KERTON, PRESIDENT; JAMES W. WYSS, VICE-PRESIDENT; MARGARET J. SAYERS, CASHIER/SECRETARY; JEANNE MEAD, ASSISTANT CASHIER; RUTH E. JOHNSON, ASSISTANT CASHIER

DIRECTORS-

WINTON A. WINTER, M. KELLY DESMARTRAU, JAMES W. WYSS, STEPHEN A. KERTON, FRED C. LITTOOY

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,420
B. INTEREST-BEARING BALANCES.....	400
2. SECURITIES.....	7,002
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	110
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,057
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	19
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,038
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	499
7. OTHER REAL ESTATE OWNED.....	46
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	302
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,817

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,035
(1) NONINTEREST-BEARING.....	3,682
(2) INTEREST-BEARING.....	13,353
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	286
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,321
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	596
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,496
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	18,817

MONTROSE COUNTY BANK  
NATURITA

OFFICERS-

TERRENCE R. SULLIVAN, PRESIDENT; T.R. SULLIVAN, PRESIDENT/CASHIER;  
FINIS BARNES, ASSISTANT CASHIER

DIRECTORS-

TERRENCE R. SULLIVAN, HERMAN KAMIN, MICHAEL SALLOWAY, MICHAEL S. LOKEN,  
SCOTT V. BROWN, GERALD RACE

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		403
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		883
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		525
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,555	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	87	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,468
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		200
7. OTHER REAL ESTATE OWNED.....		176
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		139
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		6,794

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		6,256
(1) NONINTEREST-BEARING.....	912	
(2) INTEREST-BEARING.....	5,344	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		53
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		6,309
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		105
25. SURPLUS.....		345
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		35
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		485
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		6,794

CITYWIDE BANK OF NORTHGLENN  
NORTHGLENN

OFFICERS-

HAROLD R. LACY, PRESIDENT; GEORGE T. SWEENEY, CHAIRMAN; CHARLES R. SILLSTROP, CASHIER/SECRETARY

DIRECTORS-

HAROLD R. LACY, GEORGE T. SWEENEY, CHARLES T. SILLSTROP, ROBERT E. GREY, WILLIAM G. ROSS, BARBARA J. POWERS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,293
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,779
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		475
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	20,345	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		184
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		20,161
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,128
7. OTHER REAL ESTATE OWNED.....		77
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		779
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		27,692

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		24,775
(1) NONINTEREST-BEARING.....	8,406	
(2) INTEREST-BEARING.....	16,369	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		270
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		11
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		463
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		25,519
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		470
25. SURPLUS.....		1,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		603
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,173
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		27,692

SAN MIGUEL BASIN STATE BANK  
 NORWOOD

OFFICERS-

DAN D. NOBLE, PRESIDENT; CLINTON W. BOOTH, VICE-PRESIDENT; LORNA J. LUPTON, SECRETARY; N. LAVERNE MCKEEVER, CASHIER; DAN D. NOBLE, TREASURER

DIRECTORS-

THELMA L. BOOTH, CLINTON W. BOOTH, DAN D. NOBLE, LORNA J. LUPTON, DONALD J. OBERTO, DAVIS M. WATSON

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,208
B. INTEREST-BEARING BALANCES.....		683
2. SECURITIES.....		2,043
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,730	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		65
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,665
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		379
7. OTHER REAL ESTATE OWNED.....		732
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		269
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,179

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,256
(1) NONINTEREST-BEARING.....	1,976	
(2) INTEREST-BEARING.....	10,280	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		59
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,315
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		375
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		89
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		864
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,179

OLATHE STATE BANK  
OLATHE

OFFICERS-

WALTER J. WALDOW, PRESIDENT; JOHN R. PIERSON, EXECUTIVE VICE-PRESIDENT;  
DOLORES KILLEN, VICE PRESIDENT/CASHIER

DIRECTORS-

HERMAN F. BOOTH, JOHN R. PIERSON, WALLACE Q. ANDERSON, W. A. WEEKS, JR.,  
WALTER J. WADLOW

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	421
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,300
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	150
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,535
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	21
C. LESS ALLOCATED TRANSPER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,514
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	70
7. OTHER REAL ESTATE OWNED.....	105
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	185
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,745

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,982
(1) NONINTEREST-BEARING.....	997
(2) INTEREST-BEARING.....	3,985
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,028
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	317
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	717
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28).....	5,745

CITIZENS STATE BANK OF OURAY  
OURAY

OFFICERS-

DAVID G. WOOD, PRESIDENT; BRUCE PHILLIPS, VICE-PRESIDENT; DONALD D. HANHARDT, VICE-PRESIDENT, CASHIER/SECRETARY; ILENE A. MACLENNAN, ASST. CASHIER; JOSEPHINE CALHOON, ASSISTANT CASHIER;

DIRECTORS-

DAVID G. WOOD, RAYMOND P. WOOD II, M.D., DONALD D. HANHARDT, BRUCE PHILLIPS, JOHN A. GALLEY, JR.

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		719
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		4,600
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,230	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		70
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,160
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		147
7. OTHER REAL ESTATE OWNED.....		81
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		394
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,601

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		11,823
(1) NONINTEREST-BEARING.....	2,460	
(2) INTEREST-BEARING.....	9,363	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		122
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		11,945
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		180
25. SURPLUS.....		570
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		906
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,656
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,601

CITIZENS BANK OF PAGOSA SPRINGS  
 PAGOSA SPRINGS

OFFICERS-

DONALD W. WINTER, PRESIDENT; PETER C. JONES, EXECUTIVE VICE-PRESIDENT/  
 ACTING CASHIER; JAMES W. SUTTON, VICE-PRESIDENT; JOYCE WINTER, ASSISTANT  
 VICE PRESIDENT; DAVID B. WINTER, OPERATIONS OFFICER/ASSISTANT CASHIER;  
 DIANE GURULE, ASSISTANT OPERATIONS OFFICER

DONALD W. WINTER, PETER C. JONES, JOYCE WINTER, HAROLD SCHUTZ, RONALD B.  
 AULT

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,489
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		7,400
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	14,904	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	213	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		14,691
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		319
7. OTHER REAL ESTATE OWNED.....		76
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		707
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		26,682

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		24,200
(1) NONINTEREST-BEARING.....	5,732	
(2) INTEREST-BEARING.....	18,468	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		188
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		24,388
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,294
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,294
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		26,682

PAONIA STATE BANK  
PAONIA

OFFICERS-

DON E. FOSTER, PRESIDENT; ALICE CAGLE, VICE-PRESIDENT; FRED L. KOOGLER, JR., CASHIER/SECRETARY

DIRECTORS-

DON E. FOSTER, RACHAEL E. FOSTER, ORVILLE H. SCHNEIDER, DONALD D. HOLT, ROLAND L. HOLT, GILBERT C. WILSON, FRED L. KOOGLER, JR.

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	532
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,812
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	470
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,709
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	40
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,669
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	30
7. OTHER REAL ESTATE OWNED.....	278
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	100
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	220
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,111

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,343
(1) NONINTEREST-BEARING.....	888
(2) INTEREST-BEARING.....	6,455
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	75
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,418
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	293
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	693
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	8,111



BANK OF THE WEST  
PARKER

OFFICERS-

AUGUST J. FISCHER, PRESIDENT; CAROL SHARP, VICE-PRESIDENT; JANICE HEIDRICK, CASHIER/SECRETARY; SHIRLEY LUKER, OPERATIONS OFFICER; MELODY PROFFITT, ASSISTANT VICE PRESIDENT; DEBRA HORNING, LOAN ADMIN. OFFICER; LYNNE SOAVEDRA, ASSISTANT OPERATIONS OFFICER; HAZEL SHELBOURN, NEW ACCOUNTS OFFICER

DIRECTORS-

FRED DRANSFELDT, AUGUST J. FISCHER, CAROL SHARP, FRANK V. PHILLIPS, WALLACE E. CARROLL, JR., CHARLES S. HOVER, JR.,

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		7,057
B. INTEREST-BEARING BALANCES.....		1,045
2. SECURITIES.....		7,744
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,350
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	14,264	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	142	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		14,122
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		564
7. OTHER REAL ESTATE OWNED.....		432
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		425
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		32,739

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		30,481
(1) NONINTEREST-BEARING.....	11,112	
(2) INTEREST-BEARING.....	19,369	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		26
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		119
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		30,626
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		378
25. SURPLUS.....		622
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,113
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,113
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28).....		32,739

PLATTEVILLE STATE BANK  
 PLATTEVILLE

OFFICERS-

DONALD M. STROUP, PRESIDENT; DONALD S. CAMENGA, VICE-PRESIDENT/CASHIER &  
 SECRETARY; SUSAN L. PYLES, ASSISTANT CASHIER

DIRECTORS-

ROBERT H. STERKEL, NILES S. MILLER, A. B. TRAUTWEIN, DONALD M. STROUP

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	401
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	52
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	880
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,611
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	13
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,598
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	251
7. OTHER REAL ESTATE OWNED.....	124
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	66
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,372

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,783
(1) NONINTEREST-BEARING.....	1,523
(2) INTEREST-BEARING.....	2,260
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,804
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	68
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	568
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	4,372

CENTENNIAL BANK OF BIENDE  
PUEBLO

OFFICERS-

RAY E. ROBINSON, PRESIDENT; RAY L. HANSON, ASSISTANT VICE PRESIDENT;  
BARBARA J. DUVALL, ASSISTANT CASHIER

DIRECTORS-

JOHN MUSSO, JR., THOMAS H. MOSIER, ROBERT H. REDWINE, M.D., JAMES A. UTT  
SAM CARICATO, CHARLES R. WILLIAMS, FRED GORSICH, RAY E. ROBINSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,305	
B. INTEREST-BEARING BALANCES.....	95	
2. SECURITIES.....	2,270	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,860	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	29	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	4,831	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	498	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	146	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,145	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	8,007	
(1) NONINTEREST-BEARING.....	1,521	
(2) INTEREST-BEARING.....	6,486	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	100	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	83	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,190	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	303	
25. SURPLUS.....	370	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	282	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	955	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	9,145	

MINNEQUA BANK OF PUEBLO  
PUEBLO

OFFICERS-

MAHLON T. WHITE, PRESIDENT; SAM F. FALSETTO, EXECUTIVE VICE-PRESIDENT;  
ROBERT L. FREEMAN, SENIOR VICE-PRESIDENT; VERNON K. COCHRAN, CASHIER;  
PHILIP E. BOSCHEN, CHARLINE BURKHARD, ROSE MASTERANTONIO, ROBERT W.  
POBST, LUCILLE WILCOX, J. LEE RICHARDSON, VICE PRESIDENTS; CLIFFORD J.  
BEU, MARGARET EICHMAN, SAMUEL J. KEIFFER, III, RONALD E. ORESKOVICH,  
ASSISTANT VICE PRESIDENTS; DAVID R. PERKINS, ASSISTANT VICE PRESIDENT &  
DIRECTOR OF MARKETING; SHERRYL EDELEN, ROSE MARY MCKINNEY ASST. CASHIERS

DIRECTORS-

EDWARD J. DEROSE, SAM F. FALSETTO, FRANK S. HOAG, JR., CHARLES C. JETT,  
HAROLD E. MABIE, JR., WALTER J. PREDOVICH, OTTO W. SNAPP, JR., JAMES R.  
STJERNHOLM, JAKE T. VIDMAR, JR., BEN WEINDLING, MAHLON T. WHITE, H.  
EUGENE WILCOXSON

DECEMBER 31, 1985		000 OMITTED
<b>ASSETS:</b>		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		7.677
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		32,929
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		9,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	52,813	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	543	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		52,270
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,873
7. OTHER REAL ESTATE OWNED.....		287
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,746
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		105,982
<b>LIABILITIES:</b>		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		95,939
(1) NONINTEREST-BEARING.....	16,552	
(2) INTEREST-BEARING.....	79,387	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		1,475
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		97,414
22. LIMITED-LIFE PREFERRED STOCK.....		
<b>EQUITY CAPITAL:</b>		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,125
25. SURPLUS.....		3,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		3,943
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,568
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		105,982

PUEBLO BANK AND TRUST COMPANY  
PUEBLO

OFFICERS-

EARL F. LEHIGH, PRESIDENT; DAROLD L. DREW, SR. VICE PRESIDENT; JAMES A. MCCLEARN, SR. VICE PRESIDENT/CASHIER; JAMES A. MURRAY, STEVEN E. MELVIN, ROBERT J. PATTEE, JR. VICE PRESIDENTS/TRUST OFFICERS; SHERMAN H. FRENCH, GERALD E. SHORT, KENNETH F. HUNTER, MARTHA L. RECTOR, VICE PRESIDENTS; O. FRANK JACKSON, AUDITOR; ARTHUR M. LANE, CAROL L. CARTER, NICK SAULTERS ASSISTANT VICE PRESIDENTS; DENNIS F. KASTELIC, ASSISTANT CASHIER; DOROTHY STANFORD, ASSISTANT TRUST OFFICER; NANCY D. GERLOCK, MARKETING OFFICER; KATHLEEN MIKATICH, LOAN OPERATIONS OFFICER; KEITH JOHNSON, INSTALLMENT OFFICER; DAVID ESGAR, COMMERCIAL LOAN OFFICER;

DIRECTORS-

FREDERICK A. ESGAR, FRANK R. ALLEN, J. ROLAND FARICY, RICK SIMPSON, JAMES H. KIRKLAND, ROBERT L. KIRSCHT, EARL F. LEHIGH, DAVID ESGAR, DR. RON MEEK, WILLIAM A. SIMPSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		10,829
B. INTEREST-BEARING BALANCES.....		300
2. SECURITIES.....		32,602
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,850
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	67,841	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	982	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		66,859
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,383
7. OTHER REAL ESTATE OWNED.....		16
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		3,195
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		122,034

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		104,145
(1) NONINTEREST-BEARING.....	18,544	
(2) INTEREST-BEARING.....	85,601	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		5,578
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		727
16. OTHER BORROWED MONEY.....		646
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		99
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		1,887
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		113,082
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,250
25. SURPLUS.....		4,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		3,452
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,952
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		122,034

PUEBLO BOULEVARD BANK  
PUEBLO

OFFICERS-

LAWRENCE M. PEARSON, PRESIDENT AND CHIEF EXECUTIVE OFFICER; MARK A. MILLER, VICE-PRESIDENT/CASHIER/ASSISTANT SECRETARY TO BOARD OF DIRECTORS; JACQUELINE C. TACK, CASHIER; BETTY M. HUNKER, CUSTOMER SERVICE OFFICER

DIRECTORS-

WILLIAM KAAD, WILLIAM M. LEWALLEN, JR., SUE MASTRO, LYNN M. PHELPS, EUGENE RIKE, KEITH B. SMOKSTAD, REGINALD C. LANDRUM, JOHN SPEARING

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,112
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,537
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	60
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,375
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	34
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,341
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	102
7. OTHER REAL ESTATE OWNED.....	34
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	131
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,317

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,372
(1) NONINTEREST-BEARING.....	1,406
(2) INTEREST-BEARING.....	3,966
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	48
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,420
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	350
25. SURPLUS.....	250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	297
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	897
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	6,317

UNITED BANK OF PUEBLO  
PUEBLO

OFFICERS-

CRAIG A. OCKERS, PRESIDENT; BRET KELLY, CHAIRMAN OF BOARD; VINCENT L. VIGIL, SR. VICE-PRESIDENT; G. VIRGINIA HIGINBOTHAM, VICE-PRESIDENT; NANCY SELBY, CASHIER; LAWRENCE M. PEARSON, ASSISTANT VICE-PRESIDENT; ROBERT ASLINGER, DALLAS HIJAR, MARIE O'CONNOR, LOAN OFFICERS; LINDA TOMPLINS, ADMINISTRATIVE OFFICER; CARMELLA SCOGGIN, PERSONAL BANKING OFFICER; JOYCE C. SOCIER, OPERATIONS OFFICER

DIRECTORS-

JOHN T. AGUILERA, RICHARD B. CAPECK, WALTER D. CARROLL, THOMAS T. FARLEY, STRAUD J. FREDREGILL, WILLIAM A. GOWER, ROBERT A. JACKSON, BRET KEILEY, SAM T. MUSSO, ETHELYN POTESTIO, M. ERNAMARIE WILLIAMS, ROBERT H. RICE, WILLIAM W. WOOD, CRAIG A. OCKERS

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,560
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		7,537
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	38,650	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	516	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		38,134
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,382
7. OTHER REAL ESTATE OWNED.....		1,162
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,340
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		55,515

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		50,625
(1) NONINTEREST-BEARING.....	10,613	
(2) INTEREST-BEARING.....	40,012	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		989
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		635
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		52,249
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,000
25. SURPLUS.....		1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,066
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,266
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		55,515

BANK OF SOUTHERN COLORADO  
PUEBLO WEST

OFFICERS-

TRAVIS L. WALLER, PRESIDENT; RONALD C. WALLER, CASHIER

DIRECTORS-

TRAVIS L. WALLER, KATHERINE A. WALLER, WILLIAM M. HIX, G. G. ANDERSON,  
LAWRENCE POLINSKI, MARTHA CHARLES, HOWARD C. BRUNER, VIOLA HIX

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		526
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		386
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		905
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	2,304	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	11	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		2,293
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		367
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		11
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		52
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		4,540

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		3,818
(1) NONINTEREST-BEARING.....	732	
(2) INTEREST-BEARING.....	3,086	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		11
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		37
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		3,866
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		351
25. SURPLUS.....		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		123
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		674
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		4,540



BANK OF RANGELY  
RANGELY

OFFICERS-

BOB H. WHITE, PRESIDENT; JON L. BLOCKER, VICE-PRESIDENT

DIRECTORS-

NED E. OYLER, BOB H. WHITE, JON L. BLOKER, F.L. SEEBAUM, HAROLD WARDELL

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,428
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		7,333
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		715
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,488	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		130
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,358
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		116
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		272
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		17,222

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		15,683
(1) NONINTEREST-BEARING.....	1,775	
(2) INTEREST-BEARING.....	13,908	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		131
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		15,814
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		190
25. SURPLUS.....		510
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		708
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,408
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		17,222

RIO BLANCO STATE BANK  
RANGELY

OFFICERS-

E. A. GUTHRIE, PRESIDENT; E. A. GUTHRIE, CASHIER/SECRETARY

DIRECTORS-

KEITH E. POOLE, CARL B. RECTOR, KENNITH L. DOTSON, E. A. GUTHRIE,  
LOWELL LEAVITT, HERSHL B. PILCHER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	685
B. INTEREST-BEARING BALANCES.....	566
2. SECURITIES.....	3,308
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,735
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	17
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,718
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	54
7. OTHER REAL ESTATE OWNED.....	78
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	206
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,615

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,765
(1) NONINTEREST-BEARING.....	934
(2) INTEREST-BEARING.....	5,831
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	920
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	38
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,723
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	142
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	892
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	8,615

REGIONAL BANK OF RIFLE  
RIFLE

OFFICERS-

GARY S. WARD, PRESIDENT; WILLIAM L. CRUMB, VICE PRESIDENT, CASHIER/  
SECRETARY

DIRECTORS-

SIDNEY AZEEZ, FRANK SCARPA, DONALD CURRIE, RUSSELL GEORGE, WALTER  
GEORGE, RICHARD JOLLEY, WILLIAM MOULTON, GARY WARD

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	607
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	627
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	140
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,332
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	104
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,228
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	289
7. OTHER REAL ESTATE OWNED.....	592
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	192
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,675

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,093
(1) NONINTEREST-BEARING.....	1,325
(2) INTEREST-BEARING.....	5,768
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	81
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,174
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	353
25. SURPLUS.....	100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	48
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	501
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	7,675

EMPIRE STATE BANK  
ROCKY FORD

OFFICERS-

P.G. KREPS, PRESIDENT; ALFRED L. KREPS, DENNIS L. KREPS, VICE-PRESIDENT  
ALFRED L. KREPS, P.G. KREPS, CASHIER VICE SECRETARY; DENNIS KREPS,  
ASSISTANT CASHIER

DIRECTORS-

PAULINE GOODWIN, P.G. KREPS, R.G. LOPLIN, M.R. WATTERS, FRANK HOLDER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	565
B. INTEREST-BEARING BALANCES.....	1,540
2. SECURITIES.....	1,701
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,135
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	32
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,103
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	123
7. OTHER REAL ESTATE OWNED.....	67
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	692
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,791

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,356
(1) NONINTEREST-BEARING.....	1,610
(2) INTEREST-BEARING.....	6,746
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	85
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,441
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	470
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	680
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,350
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	9,791

CHAPPEE COUNTY BANK  
SAFLIDA

OFFICERS-

CHARLES J. FORSTER, PRESIDENT; DENNIS MITCHELL, VICE-PRESIDENT; BETTY  
PROPERNICK, CASHIER/SECRETARY; JEFFREY D. SNYDER, VICE PRESIDENT;  
HELEN DOSS, LOAN OPERATIONS OFFICER

DIRECTORS-

CHARLES J. FORSTER, WENDELL F. HUTCHINSON, DONALD R. MCQUEEN, JOE H.  
LIONELLE, A. E. SCOTT, W. GERRY IMIG

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,324
B. INTEREST-BEARING BALANCES.....	200
2. SECURITIES.....	4,114
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	25
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,738
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	153
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,585
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	482
7. OTHER REAL ESTATE OWNED.....	13
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	292
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,035

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,608
(1) NONINTEREST-BEARING.....	2,220
(2) INTEREST-BEARING.....	13,388
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	425
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	197
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,230
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	805
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,805
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	18,035

VALLEY BANK  
SECURITY

OFFICERS-

GEORGE W. DUNCAN, JR., PRESIDENT; DON E. CHISMAR, EXECUTIVE VICE-PRESIDENT; MICHAEL LENOUE, VICE-PRESIDENT; PAUL M. KAHRIS, AUDITOR; SUZANNE CLIFT, CASHIER/VICE-PRESIDENT; MARY JEAN CIEMIEWICZ, ASSISTANT VICE-PRESIDENT; CATHY SUNDAY, CONSUMER LOAN OFFICER

DIRECTORS-

LEO H. VERVERS, GEORGE W. DUNCAN, JR., DON E. CHISMAR, A. K. STEMLER, CARL H. WIESE, EUGENE G. HOLT, MICHAEL B. MCDONELL, CHARLES L. VERVERS, FREDERICK D. MIENKA

DECEMBER 31, 1985	000 OMITTED
<b>ASSETS:</b>	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,865
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,709
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	3,650
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	23,115
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	238
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	22,877
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,208
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	730
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,039
<b>LIABILITIES:</b>	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,207
(1) NONINTEREST-BEARING.....	10,710
(2) INTEREST-BEARING.....	21,497
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	450
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	182
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	32,839
22. LIMITED-LIFE PREFERRED STOCK.....	
<b>EQUITY CAPITAL:</b>	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	878
25. SURPLUS.....	1,122
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,200
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,200
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	36,039

ALPINE BANK OF SNOWMASS  
SNOWMASS VILLAGE

OFFICERS-

JOHN W. COOPER, PRESIDENT; STAN KORNASIEWICZ, CASHIER/VICE PRESIDENT;  
BRUCE A. ROSS, ASSISTANT CASHIER; J. ROBERT YOUNG, CHAIRMAN

DIRECTORS-

J. ROBERT YOUNG, WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, WALLACE A. E.  
DEBEQUE, ERNEST GIANINETTI, PETER N. GUY, J. DUDLEY LOCKREM, WALLY  
DALLENBACH, JOHN W. COOPER, ROBERT F. DOWNS, JACK E. EDGINGTON

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,477
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,068
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,484	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	129	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		12,355
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		208
7. OTHER REAL ESTATE OWNED.....		255
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		392
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		21,855

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		20,439
(1) NONINTEREST-BEARING.....	5,391	
(2) INTEREST-BEARING.....	15,048	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		135
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		20,574
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		260
25. SURPLUS.....		380
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		641
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,281
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		21,855

BACA STATE BANK  
 SPRINGFIELD

OFFICERS-

RICHARD H. PATTERSON, PRESIDENT; ROBERT G. DOWELL, VICE-PRESIDENT;  
 DONNA M. DOWELL, CASHIER/SECRETARY; HALLIE JORDAN, ASSISTANT CASHIER

DIRECTORS-

OLEN H. HARDY, GLENN DROSSELMEYER, JOHN MORRISON, JR., BERNARD C. NEILL,  
 RICHARD H. PATTERSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,342	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		20,389
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,729	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	52	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,677
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		548
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		136
11. OTHER ASSETS.....		757
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		29,749

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		27,101
(1) NONINTEREST-BEARING.....	2,675	
(2) INTEREST-BEARING.....	24,426	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		498
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		27,599
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		950
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,150
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		29,749



UNITED BANK OF STEAMBOAT SPRINGS  
STEAMBOAT SPRINGS

OFFICERS-

DALE A. PETERS, PRESIDENT; MICHAEL D. MAST, VICE-PRESIDENT; JULIE KJELDGAARD, CASHIER/SECRETARY; SHARON HICKAM, ASSISTANT CASHIER

DIRECTORS-

WILLIAM D. LORING, ROBERT G. MOSS, THOMAS SHARP, RICHARD YEAGER, GLADYS WERNER WALKER, DALE A. PETERS, MARVIN CRAWFORD, TY LOCKHART, PAUL SMITH

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,424	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,609
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	15,295	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	154	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		15,141
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,119
7. OTHER REAL ESTATE OWNED.....		88
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		556
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		23,037

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		20,964
(1) NONINTEREST-BEARING.....	3,950	
(2) INTEREST-BEARING.....	17,014	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		58
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		156
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		21,178
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		377
25. SURPLUS.....		953
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		529
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,859
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		23,037

COMMERCIAL SAVINGS BANK OF STERLING  
STERLING

OFFICERS-

JERRY C. REEVES, PRESIDENT; WAYNE J. PIMPLE, EXECUTIVE VICE-PRESIDENT  
JOHN G. DZUROVCHIN, VICE-PRESIDENT; DAN E. LONG, VICE-PRESIDENT  
TERRANCE SANGER, VICE-PRESIDENT; BETTY JEAN MCKEE ASSISTANT VICE-  
PRESIDENT; ROBERT A. MCCARTY, ASSISTANT VICE-PRESIDENT; STEPHEN L. MAY,  
CASHIER; ETTA J. MCKEE, OPERATIONS OFFICER; OLYMPIA LUECHT, MARKETING  
OFFICER; BRETT WATSON, LOAN OFFICER; VERNON CARTER, LOAN OFFICER  
DIRECTORS-

GALEN BAMFORD, VERNON H. CARTER, JON P. COATES, RICHARD W. DOWIS,  
CHARLES W. KREAGER, ROBERT C. MCATEE, JOHN NICHOLS, THOMAS A.  
PAISON, WAYNE J. PIMPLE, WILLIAM C. RAMEY, JERRY C. REEVES

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,341
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		6,229
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	44,473	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	710	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		43,763
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		774
7. OTHER REAL ESTATE OWNED.....		653
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,430
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		57,190

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		50,998
(1) NONINTEREST-BEARING.....	7,419	
(2) INTEREST-BEARING.....	43,579	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		86
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		564
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		51,648
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		450
25. SURPLUS.....		2,550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,542
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		5,542
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		57,190

INTRAWEST BANK OF STERLING  
STERLING

OFFICERS-

L. DEAN HILER, PRESIDENT; DEAN KASPER EXECUTIVE VICE-PRESIDENT; ROBERT HESSLER, VICE-PRESIDENT LOANS & MARKETING; JAMES A. MILLER, VICE-PRES./CASHIER; C. BRAD ANDERSON, ASSISTANT VICE-PRESIDENT; L. J. SMITH, ASSISTANT VICE-PRESIDENT; ROGER D. BELLENDIR, ASSISTANT VICE-PRESIDENT; MERIE A. SCHULZ, ASSISTANT VICE-PRESIDENT; LAURINE LEWIS, CONSUMER LOAN OFFICER; HELEN MORGAN, ASSISTANT VICE-PRESIDENT; CAROL F. PFEIFER, CORPORATE SECRETARY

DIRECTORS-

KENNETH E. ANDERSON, LOUIS GIRARDI, L. DEAN HILER, CLAYTON G. MAMMEL, REX MONAHAN, ROBERT E. O'CONNELL, HENRY F. SCHAPPER, E. S. VANBERG, HERBERT H. VANDEMOER, FRANK H. WALSH

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,415
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	27,286
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	5,300
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	55,499
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,072
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	54,427
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	623
7. OTHER REAL ESTATE OWNED.....	141
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,353
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	95,545

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	86,746
(1) NONINTEREST-BEARING.....	12,013
(2) INTEREST-BEARING.....	74,733
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	9
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	671
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	87,426
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	2,000
25. SURPLUS.....	5,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,119
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,119
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	95,545

BANK OF TELLURIDE  
TELLURIDE

OFFICERS-

MICHAEL S. LOKEN, PRESIDENT; F. WILLIAM DODGE, VICE-PRESIDENT/CASHIER  
EDITH GOLDSWORTHY, ASSISTANT VICE PRESIDENT

DIRECTORS-

SCOTT V. BROWN, HERMAN KAMIN, MICHAEL S. LOKEN, TERRENCE R. SULLIVAN,  
GERALD RACE, MICHAEL SALLOWAY

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,654
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		2,927
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		1,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,148	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	164	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,984
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		245
7. OTHER REAL ESTATE OWNED.....		80
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		407
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		15,497

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		14,297
(1) NONINTEREST-BEARING.....	5,297	
(2) INTEREST-BEARING.....	9,000	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		95
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		14,392
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		75
25. SURPLUS.....		495
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		535
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,105
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		15,497

CITYWIDE BANK OF THORNTON  
 THORNTON

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN; HAROLD R. LACY, PRESIDENT; KATHLEEN GILSON, CASHIER

DIRECTORS-

HAROLD R. LACY, BARBARA J. POWERS, WILLIAM G. ROSS, CHARLES R. SILLSTROP, GEORGE T. SWEENEY

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	507
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	39
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	270
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,803
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	20
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,783
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	569
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	120
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,288

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,863
(1) NONINTEREST-BEARING.....	420
(2) INTEREST-BEARING.....	3,443
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,892
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	104-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,396
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	5,288

NORTH VALLEY BANK  
THORNTON

OFFICERS-

IVAN D. FUGATE, PRESIDENT; JOHN RICOTTA, SR. VICE-PRESIDENT;  
CASSANDRA TYRRELL, VICE PRESIDENT/CASHIER; P. WENDELL MEADOWS, MARY ANN  
RECORD, VICE PRESIDENTS; SANDRA A. BLACKMORE, VICE PRESIDENT, ROSA I.EE  
SAMUELS, ASSISTANT TO THE PRESIDENT

DIRECTORS-

IVAN D. FUGATE, JAMES W. LANGELY, PAUL R. MULLEN, JOHN M. MULLEN, JOHN  
M. BURNHAM, JOHN M. RICOTTA

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,722	
B. INTEREST-BEARING BALANCES.....	3,200	
2. SECURITIES.....	10,074	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	5,025	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	24,801	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	402	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	24,399	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	645	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	827	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	47,892	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	40,074	
(1) NONINTEREST-BEARING.....	13,846	
(2) INTEREST-BEARING.....	26,228	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	2,549	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	373	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	368	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	43,364	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	800	
25. SURPLUS.....	1,200	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,528	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,528	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	47,892	

FIRSTBANK OF VAIL  
VAIL

OFFICERS-

ROGER A. BEHLER, PRESIDENT; DAVID E. TSCHOPP, EXEC. VICE-PRESIDENT;  
ROBERT S. APPEL, SECRETARY; DAVID E. TSCHOPP, CASHIER; PAUL J. GALE,  
JAMES C. HARVERY, JR., LARRY J. HAUSERMAN, R. KENT LANDMARK, MAJEL P.  
REED, MELVIN J. SORENSEN, MARK R. RISTOW, VICE-PRESIDENTS; DOUGLAS L.  
EGLESTON, RANDY L. DIFERS, ASST. VICE-PRESIDENTS; A. BLAINE ALLEY,  
STEPHEN J. FORTE, EDSON P. HOLLAND, WILLIAM L. IWATA, KEVIN P.  
MCDONALD, JACK D. NUNN, WILLIAM H. PLUMMER, JAMES E. THOMASON, ASST.  
CASHIERS; CURTIS J. HARRIS, AUDITOR; STEVEN J. SWENSEN, ASST. AUDITOR;  
DOUGLAS L. EGLESTON, SECURITY OFFICER

DIRECTORS-

ROBERT S. APPEL, ROGER A. BEHLER, DONALD J. EGAN, M.D., LARRY J.  
HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,  
ROGER REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, J.  
ROBERT YOUNG

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,462
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	14,294
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	4,540
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	41,628
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	400
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	41,228
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,580
7. OTHER REAL ESTATE OWNED.....	69
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,034
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	69,207

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	64,439
(1) NONINTEREST-BEARING.....	18,890
(2) INTEREST-BEARING.....	45,549
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	291
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	450
20. OTHER LIABILITIES.....	407
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	65,587
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,100
25. SURPLUS.....	1,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,020
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,620
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	69,207

NORTH PARK STATE BANK  
WALDEN

OFFICERS-

CHRIS M. FURNEAUX, PRESIDENT; RICHARD W. PEDEN, VICE-PRESIDENT/CASHIER;  
RUTH T. FURNEAUX, SECRETARY; ROSA M. DOWDELL, VICE-PRESIDENT; BETTY J.  
HUGHES, ASSISTANT VICE-PRESIDENT; SUE DORRELL, ASSISTANT CASHIER

DIRECTORS-

CHRIS M. FURNEAUX, RUTH T. FURNEAUX, DAVID E. WATTENBERG, ROSA M.  
DOWDELL, RICHARD W. PEDEN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		616
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,400
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		450
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,876	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	62	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,814
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		114
7. OTHER REAL ESTATE OWNED.....		36
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		5
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		98
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		8,533

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,450
(1) NONINTEREST-BEARING.....	1,889	
(2) INTEREST-BEARING.....	5,561	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		80
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		7,530
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		150
24. COMMON STOCK.....		300
25. SURPLUS.....		553
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,003
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		8,533



COLORADO STATE BANK  
WALSH

OFFICERS-

LARRY E. HARPER, PRESIDENT; GARY BRYAN, VICE-PRESIDENT/CASHIER;  
JUDY BEZONA, VICE-PRESIDENT; VICKY GOWIN, ASSISTANT CASHIER

DIRECTORS-

ROBERT H. LEIVOLD, LARRY E. HARPER, GARY BRYAN

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,411
B. INTEREST-BEARING BALANCES.....		200
2. SECURITIES.....		1,736
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,068	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	90	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,978
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		141
7. OTHER REAL ESTATE OWNED.....		1
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		689
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		14,156

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,691
(1) NONINTEREST-BEARING.....	1,691	
(2) INTEREST-BEARING.....	11,000	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		167
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,858
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		250
25. SURPLUS.....		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		548
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,298
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		14,156

CUSTER COUNTY BANK  
WESTCLIFFE

OFFICERS-

BILL BOWLDS, PRESIDENT; BRENT FRAZEE, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

BILL BOWLDS, BRENT FRAZEE, STANLEY A. COLEMAN, J. ROGER COLLINS, EARL E. CRESS, ROBERT B. DONLEY, VERNA JEAN RUSK, ROBERT M. SENDERHAUF; ROBERT L. PARKER, ADVISORY DIRECTOR

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,091
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		540
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,480	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	65	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,415
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		139
7. OTHER REAL ESTATE OWNED.....		81
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		169
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		5,835

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,146
(1) NONINTEREST-BEARING.....	1,640	
(2) INTEREST-BEARING.....	3,506	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		44
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		5,190
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		159
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		286
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		645
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		5,835

BANK OF WESTMINSTER  
WESTMINSTER

OFFICERS-

WILLIAM C. MORR, PRESIDENT; ALBERT E. MORR, JR., VICE-PRESIDENT; WANDA S. SMITH, VICE-PRESIDENT & CASHIER/SECRETARY; DIANNE E. STEELE LOAN OFF.

DIRECTORS-

WILLIAM C. MORR, C. E. SNOW, CRAIG A. CARLSON, M. KENT WINKER, GARY T. POTTER, RICHARD A. GARTREIL

DECEMBER 31, 1985 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,662
B. INTEREST-BEARING BALANCES.....		25
2. SECURITIES.....		1,020
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,235	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	241	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,994
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		598
7. OTHER REAL ESTATE OWNED.....		84
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		268
11. OTHER ASSETS.....		13,651
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,865
(1) NONINTEREST-BEARING.....	4,073	
(2) INTEREST-BEARING.....	8,792	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		132
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,997
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		338
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		184
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		654
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,651

CITIZENS BANK  
WESTMINSTER

OFFICERS-

THOMAS M. JONES, PRESIDENT; CARL CHARETTE, EXECUTIVE VICE PRESIDENT;  
MARY JANE HANSEN, CASHIER; DAVID WRITBOL, DATA PROCESSING MANAGER;  
ROBERT WANDERSCHIED, ASSISTANT VICE PRESIDENT; LINDA J. RICHARDS,  
ASSISTANT CASHIER; LEANNE GLASGOW, ASSISTANT CASHIER; TERRY MURPHY,  
COLLECTION OFFICER; PAM SMAILEY MORTGAGE LOAN OFFICER; CHERI PAERSCHKE  
LOAN OFFICER

DIRECTORS-

THOMAS M. JONES, KENNETH A. PLATT, DONALD H. HOCH, DONALD K. HOGOBOOM,  
J. J. TEPPER, BERGER G. WALLIN, PAUL F. GALSGOW, WILBUR E. FLACHMAN,  
STEPHEN C. THOMASON, QUENTIN W. SELBY

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,654
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		5,505
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	27,660	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	226	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		27,434
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		721
7. OTHER REAL ESTATE OWNED.....		23
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		647
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		37,984

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		33,859
(1) NONINTEREST-BEARING.....	10,534	
(2) INTEREST-BEARING.....	23,325	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		525
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		108
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		339
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		34,831
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		750
25. SURPLUS.....		750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,653
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,153
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		37,984

CITYWIDE BANK OF APPLEWOOD  
WHEAT RIDGE

OFFICERS-

GEORGE T. SWENEY, PRESIDENT; BARBARA J POWERS, EXECUTIVE VICE PRESIDENT  
ROBERT K. HOYLE, VICE PRESIDENT; CYNTHIA M. GAINES, VICE PRESIDENT/  
CASHIER; LINDA N. ALEXANDER, ASSISTANT CASHIER

DIRECTORS-

WILLIAM G. ROSS, PAUL R. BERGLUND, JOHN H. DAHL, M.D., TOM F. DRIVER,  
M.D., ROBERT J. STRAWN, JR., GEORGE T. SWENEY, BARBARA J. POWERS  
HAROLD LACY, CHARLES R. STILSTROP, DR. THOMAS I. SWENEY

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,221	
B. INTEREST-BEARING BALANCES.....	51	
2. SECURITIES.....	9,600	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,080	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	39,381	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	400	
C. LESS ALLOCATED TRANSPOR RISK RESERVE.....		
D. NET LOANS AND LEASES.....	38,981	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,656	
7. OTHER REAL ESTATE OWNED.....	418	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	1,088	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	57,095	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	51,939	
(1) NONINTEREST-BEARING.....	8,472	
(2) INTEREST-BEARING.....	43,467	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	474	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	52,413	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	720	
25. SURPLUS.....	1,340	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,622	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,682	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	57,095	

INTERNATIONAL BANK OF WHEAT RIDGE  
WHEAT RIDGE

OFFICERS-

CHARLES H. SMUKLER, CHAIRMAN OF BOARD; JOHN R. SIMMONS, PRESIDENT;  
MICHELLE DEWIT, CASHIER; KATHRYN S. FUJITA, LOAN ADMINISTRATION OFFICER

DIRECTORS-

MERLE E. ALBRECHT, JACK C. KENT, RICHARD M. KREUTZER, STEPHEN G. SEAY,  
CHARLES H. SMUKLER, THOMAS H. CONNELLY

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	134
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	952
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	467
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1,959
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	1,959
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	40
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	56
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,608

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,122
(1) NONINTEREST-BEARING.....	734
(2) INTEREST-BEARING.....	1,388
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	10
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	2,132
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	700
25. SURPLUS.....	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	276
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,476
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	3,608

FIRST STATE BANK OF WIGGINS  
WIGGINS

OFFICERS-

CRAIG L. TRAUTWEIN, PRESIDENT; PERRY A. FUGATE, VICE-PRESIDENT; LAURA J. TRAUTWEIN, CASHIER/SECRETARY

DIRECTORS-

L. R. CHRISTENSEN, HENRY KAMMERZELL, DELBERT TEETS, CRAIG L. TRAUTWEIN, LAURA J. TRAUTWEIN, FRED C. WELLER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		589
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		902
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		520
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,650	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	64	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,586
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		15
7. OTHER REAL ESTATE OWNED.....		280
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		181
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		6,073

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,318
(1) NONINTEREST-BEARING.....	1,734	
(2) INTEREST-BEARING.....	3,584	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		60
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		38
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		5,416
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		106
25. SURPLUS.....		394
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		157
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		657
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		6,073

STATE BANK OF WILEY  
WILEY

OFFICERS-

FREDERICK A. ESGAR, PRESIDENT; HAROLD V. SMITH, VICE-PRESIDENT; ROBERT ENGLAND, CASHIER/SECRETARY

DIRECTORS-

FREDERICK A. ESGAR, ARTHUR F. ESGAR, RUGEN R. WOLLERT, ROBERT R. TEMPEL, MARJORIE C. LUBBERS, HERBERT REYHER, D. WAYNE HAYS

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,497
B. INTEREST-BEARING BALANCES.....		300
2. SECURITIES.....		4,823
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,270
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,195	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		93
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,102
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		317
7. OTHER REAL ESTATE OWNED.....		92
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		371
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		18,772

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		15,622
(1) NONINTEREST-BEARING.....	2,172	
(2) INTEREST-BEARING.....	13,450	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		163
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		15,785
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		110
25. SURPLUS.....		1,890
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		987
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,987
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		18,772



BANK OF WINDSOR  
WINDSOR

OFFICERS-

M. G. YLARRAZ, PRESIDENT; LARRY SEASTROM, VICE-PRESIDENT; A. DELOREIS WILHELM, CASHIER/SECRETARY; MARK FRANCISCO, VICE PRES. LOANS/CASHIER

DIRECTORS-

M. G. YLARRAZ, ROBERT E. EHRLICH, MARJORIE, A.KADLUB, P.E. MCCARTHY, O.R. GOODELL, ED DUGGAN, LUTHER E. HARRIS

DECEMBER 31, 1985	000 OMITTED
<b>ASSETS:</b>	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	965
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,986
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	750
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,047
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	125
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,922
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	96
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	199
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,918
<b>LIABILITIES:</b>	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,608
(1) NONINTEREST-BEARING.....	2,029
(2) INTEREST-BEARING.....	11,579
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	26
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	224
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,858
22. LIMITED-LIFE PREFERRED STOCK.....	
<b>EQUITY CAPITAL:</b>	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	404
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	456
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,060
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	14,918

BANK OF WINTER PARK  
WINTER PARK

OFFICERS-

LARRY S. CHANCE, PRESIDENT; ALAN J. KOSKI, SR. VICE-PRESIDENT; MICHAEL T. MIRANDA, SR. VICE PRESIDENT; PATRICIA A. HOWE, ASSISTANT VICE PRESIDENT; RONALD R. LOUDEN, VICE PRESIDENT; PAUL GLISTA, LOAN OFFICER; LINDA C. RITTER, LOAN ADMIN OFFICER; ANTHONY ALLEGRETTI, OPERATIONS ADMINISTRATOR

DIRECTORS-

ROBERT W. ISHAM, ELEANOR J. ISHAM, RICHARD MULLIGAN,  
GERALD P. GROSOWLD, GEORGE ENGEL, LARRY S.  
CHANCE, DAN LEAHY, ALBERT WHITE

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,821
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,950
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	23,005	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	346	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		22,659
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		200
7. OTHER REAL ESTATE OWNED.....		2,698
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,018
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		34,146

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		29,886
(1) NONINTEREST-BEARING.....	6,862	
(2) INTEREST-BEARING.....	23,024	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		580
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		30,466
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		184
25. SURPLUS.....		1,300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,196
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,680
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		34,146

PARK STATE BANK  
WOODLAND PARK

OFFICERS-

ROBERT G. EICHMAN, PRESIDENT; JOHN H. ELWELL, SR. VICE-PRESIDENT;  
MARILYN CUMMINS, CASHIER; BARBARA WILLIAMSON, ASSISTANT CASHIER; K.W.  
MOORE, VICE-PRESIDENT;

DIRECTORS-

B. W. DOUGHERTY, ROBERT G. EICHMAN, JOHN H. ELWELL, EDWARD J. GRAINGER,  
M. E. MACDOUGALL, PETER R. SPAHN, CONRAD T. WILSON

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	731
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,414
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,200
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,541
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	54
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,487
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	571
7. OTHER REAL ESTATE OWNED.....	14
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	301
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,718

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,963
(1) NONINTEREST-BEARING.....	3,207
(2) INTEREST-BEARING.....	12,756
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	175
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,138
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	240
25. SURPLUS.....	840
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	500
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,580
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	17,718

WRAY STATE BANK  
WRAY

OFFICERS-

GEORGE H. PEAKER, PRESIDENT; CURTIS P. NOFFSINGER, VICE-PRESIDENT;  
M. KATHERINE HASLETT, CASHIER; IONA AKEY, ASSISTANT CASHIER; ROBERT D.  
BUCHANAN, TREASURER

DIRECTORS-

GARY L. RIFE, GEORGE H. PEAKER, ROBERT D. BUCHANAN, JOHN E. JACOBSON,  
GERALD E. ZION, CURTIS P. NOFFSINGER

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		644
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		804
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,505
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,320	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	56	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,264
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		54
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		154
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		8,425

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,439
(1) NONINTEREST-BEARING.....	1,024	
(2) INTEREST-BEARING.....	6,415	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		30
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		75
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		7,544
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		250
25. SURPLUS.....		550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		81
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		881
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		8,425

FARMERS STATE BANK OF YUMA  
YUMA

OFFICERS-

DONALD R. STARNES, PRESIDENT/CHIEF EXECUTIVE OFFICER; J. A. SPIERS,  
GREGORY P. CRANSTON, VICE-PRESIDENTS; JOAN KUNTZ, CASHIER/SECRETARY;  
BARRY HOBSON, WILLIAM E. BOYER, KENNETH D. STUMPF, DOUGLAS STUMPF,  
ASSISTANT VICE-PRESIDENTS; JOHAN PETER REMOY, ASSISTANT VICE PRESIDENT

DIRECTORS-

CURTIS FRANSON, WILBUR ALLEN, DUARD FIX, MAX HARPER, GAIL E. HARVEY,  
DEAN E. MILLER, RICHARD L. ROTH, STANLEY E. SHAFER, ROBERT SEWARD  
DONALD R. STARNES

DECEMBER 31, 1985

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,527	
B. INTEREST-BEARING BALANCES.....	400	
2. SECURITIES.....	6,773	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,250	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	31,391	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,118	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	30,273	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	387	
7. OTHER REAL ESTATE OWNED.....	891	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	1,621	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	46,122	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	41,549	
(1) NONINTEREST-BEARING.....	6,972	
(2) INTEREST-BEARING.....	34,577	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	519	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	42,068	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	750	
25. SURPLUS.....	1,000	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,304	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,054	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	46,122	

TRUST COMPANY

INDEX

	<u>PAGE</u>
Comparative Abstract	197
<u>NAME</u>	
First Trust Corporation	198
Lincoln Trust Company	199
Financial Trust Company	200
Trust Company of America	201
Resources Trust Company	202

COMPARATIVE ABSTRACT

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

.000 omitted

<u>Assets</u>	5 Trusts <u>12-31-85</u>	% <u>To Total</u>	5 Trusts <u>12-31-84</u>	Comparison <u>Increase +</u> <u>Decrease -</u>
Cash	\$ 553,955	4.5	\$2,766,287	- 2,212,332
Cash Equivalents	887,280	7.2	25,716	+ 861,564
Securities	2,041,176	16.5	659,285	+ 1,381,891
Notes Receivable and Other				
Long Term Assets	198,723	1.6	387,918	- 189,195
Furniture and Fixtures	903,812	7.3	790,249	+ 113,563
Other Equipment	1,820,490	14.8	1,528,918	+ 291,572
Building	-0-		-0-	-0-
Leasehold Improvements	273,664	2.2	200,262	+ 73,402
Other Real Estate	-0-		-0-	-0-
Uncollected Income	4,530,301	36.7	2,535,409	+ 1,994,892
Other Receivables	454,567	3.7	1,037,215	- 582,648
Other Assets	675,222	5.5	284,164	+ 391,058
Total Assets	12,339,190	100.0	10,215,423	+ 2,123,767
<u>Liabilities</u>				
Accounts Payable	748,425	6.1	521,703	+ 226,722
Notes Payable, Short Term	1,259,212	10.2	350,410	+ 908,802
Notes Payable, Long Term	1,004,128	8.1	1,543,273	- 539,145
Mortgage Payable	-0-		-0-	-0-
Unearned Income	1,931,239	15.7	925,518	+ 1,005,721
Reserves	666,667	5.4	411,625	+ 255,042
Other Liabilities	1,374,073	11.1	779,292	+ 594,781
Total Liabilities	6,983,744	56.6	4,531,821	+ 2,451,923
Common Stock	1,219,452	9.9	1,218,352	+ 1,100
Other Stock	84,000	.7	84,000	-0-
Surplus	1,987,693	16.1	1,220,932	+ 766,761
Undivided Profits	2,064,301	16.7	3,160,318	- 1,096,017
Equity Capital	5,355,446	43.4	5,683,602	- 328,156
Total Liabilities and Equity Capital	12,339,190	100.0	10,215,423	+ 2,123,767
Total Trust Assets	2,713,747,463		1,767,557,840	+ 946,189,623
Number of Trust Accounts	213,171		144,766	+ 68,405

First Trust Corporation  
Denver, Colorado

OFFICERS

George D. Dalton, Chairman; Gordon G. Rockafellow, President; Daniel R. Bartlett, Treasurer, Secretary and Controller; Jacqueline K. Freudenstein, Senior Vice President; Jacquelyn L. Henderson, Vice President - of Operations; Robert M. Phares, Vice President and Trust Officer.

DIRECTORS

Gary L. Christy, George D. Dalton, Jacqueline K. Freudenstein, Ken R. Jensen, Mary L. Mohr, Gordon G. Rockafellow

---

December 31, 1985

Assets

Cash	\$	39,598
Furniture and Fixtures		770,223
Other Equipment		1,309,038
Leasehold Improvements		253,442
Uncollected Income		3,118,254
Other Receivables		77,196
Other Assets		188,432
Total Assets		5,756,183

Liabilities

Accounts Payable		503,662
Notes Payable - Short Term		1,020,212
Notes Payable - Long Term		24,128
Unearned Income		1,071,420
Reserves		503,780
Other Liabilities		48,045
Total Liabilities		3,198,247

Equity Capital

Common Stock		212,852
Surplus		1,250,793
Undivided Profits		1,094,291
Total Equity Capital		2,557,936
Total Liabilities and Equity Capital		5,756,183
Total Trust Assets		1,190,058,213
Number of Trust Accounts		115,663



Lincoln Trust Company  
Denver, Colorado

OFFICERS

Martha J. Anderson, Chairman of the Board and Chief Executive Officer; Ritis S. Skinner, Senior Vice President; Monte T. House, Chief Financial Officer; Robert R. Woodworth, Director of Marketing.

DIRECTORS

Martha J. Anderson, Phillip J. Hogue, C. Henry Roath.

---

December 31, 1985

Assets

Cash	57,698
Cash Equivalents	12,000
Securities	16,703
Notes Receivable and Other Long Term Assets	108,723
Furniture and Fixtures	15,353
Other Equipment	367,211
Leasehold Improvements	7,900
Uncollected Income	809,140
Other Receivables	229,051
Other Assets	296,337
Total Assets	1,920,116

Liabilities

Accounts Payable	94,144
Notes Payable, Short Term	239,000
Notes Payable, Long Term	980,000
Other Liabilities	308,730
Total Liabilities	1,621,874

Equity Capital

Common Stock	56,600
Other Stock	(16,000)
Surplus	180,400
Undivided Profits	77,242
Total Equity Capital	298,242
Total Liabilities and Equity Capital	1,920,116
Total Trust Assets	554,844,393
Number of Trust Accounts	17,203

Financial Trust Company  
Denver, Colorado

OFFICERS

John M. Butler, President; Dan J. Hesser, Executive Vice President, Treasurer, and Senior Trust Officer; Josiah J. Willard, III, Senior Vice President, Director of Research; Thomas Hanson, Senior Vice President, Marketing; Karen C. Gehlhausen, Secretary and General Counsel; Kenneth J. Ruder, Senior Trust Officer; Alan I. Watson, Trust Officer, Judy P. Wiese, Trust Officer; Jeraldine E. Kraus, Assistant Secretary.

DIRECTORS

Peter C. Baker, John M. Butler, Dan J. Hesser, Richard F. Wilkinson.

---

December 31, 1985

Assets

Cash	2,420
Cash Equivalents	813,725
Uncollected Income	118,238
<b>Total Assets</b>	<b>934,383</b>

Liabilities

Accounts Payable	6,589
Other Liabilities	97,000
<b>Total Liabilities</b>	<b>103,589</b>

Equity Capital

Common Stock	250,000
Surplus	371,500
Undivided Profits	209,294
<b>Total Equity Capital</b>	<b>830,794</b>
<b>Total Liabilities and Equity Capital</b>	<b>934,383</b>
<b>Total Trust Assets</b>	<b>190,176,649</b>
<b>Number of Trust Accounts</b>	<b>12,913</b>

Trust Company of America  
Boulder, Colorado

OFFICERS

Hugh S. McCaffrey, President and Trust Officer; Rhonda K. Krupansky, Vice President and Trust Officer; Amber A. Merry, Assistant Vice President and Treasurer; Kathleen K. Juhl, Marketing Director and Secretary; Lor G. Juntilla Rose, Trust Officer.

DIRECTORS

Robert W. Gibson, Stanley M. Hendrickson, Jerome J. McCaffrey,  
Hugh S. McCaffrey.

---

December 31, 1985

Assets

Cash	5,837
Cash Equivalents	61,555
Securities	149,282
Notes Receivable and Other Long Term Assets	90,000
Furniture and Fixtures	99,130
Leasehold Improvements	3,296
Uncollected Income	234,427
Other Receivables	3,720
Total Assets	647,247

Liabilities

Accounts Payable	3,800
Unearned Income	52,261
Total Liabilities	56,061

Equity Capital

Other Stock	100,000
Surplus	10,000
Undivided Profits	481,186
Total Equity Capital	591,186
Total Liabilities and Equity Capital	647,247
Total Trust Assets	99,222,634
Number of Trust Accounts	5,508

Resources Trust Company  
Greenwood Village, Colorado

OFFICERS

Geoffrey H. Bobroff, President; Matthew E. Autterson, Vice President -  
Qualified Plans Group and Secretary; Suzan K. Simmons, Vice President -  
Operations and Treasurer; Pamela J. Solek, Vice President - Systems.

DIRECTORS

Geoffrey H. Bobroff, Samuel H. Kaminsky, Tod H. Parrott, Burton A.  
Smead, Jr.

---

December 31, 1985

Assets

Cash	448,402
Securities	1,875,191
Furniture and Fixtures	19,106
Other Equipment	144,241
Leasehold Improvements	9,026
Uncollected Income	250,242
Other Receivables	144,600
Other Assets	190,453

Total Assets 3,081,261

Liabilities

Accounts Payable	113,230
Unearned Income	807,558
Reserves	162,887
Other Liabilities	920,298

Total Liabilities 2,003,973

Equity Capital

Common Stock	700,000
Surplus	175,000
Undivided Profits	202,288

Total Equity Capital 1,077,288

Total Liabilities and Equity Capital 3,081,261

Total Trust Assets 679,445,574

Number of Trust Accounts 61,884

Amendments to the  
Industrial Bank Rules and Regulations

During 1985

Rule IB-5 Filing Fee. Persons desiring to organize an industrial bank must pay a filing fee in the statutory amount at the time of filing each application. The filing fee shall be paid in two cashier's checks or similar certified instruments in the statutory amounts, both payable to the "Treasurer, State of Colorado." One thousand dollars may be refunded to the incorporators by the Commissioner if the application for Charter is withdrawn by the incorporators within thirty (30) days after submission to the Commissioner.

Rule IB-16 Reports of Condition. All Reports of Condition required by Section 11-22-109 (9), C.R.S. 1973, as amended, shall be submitted to the Commissioner on Industrial Bank Form 1 within thirty (30) days from the date of his request therefor. Industrial Bank Form 2, an abbreviated version of Industrial Bank Form 1, shall be copied verbatim from Industrial Bank Form 1 and published by the bank within ten (10) days after the date the report was due. Regulations governing the publication of said Report of Condition are set forth on Industrial Bank Form 2 and are specifically incorporated herein as part of these rules and regulations. The Publisher's Certificate and Proof of Publication as set forth on Industrial Bank Form 2, must be filed by the bank with the Commissioner within ten (10) days from the date of publication of the Report.

Rule IB-22. Advertisement Regarding the Industrial Bank Savings Guaranty Corporation. (1) Whenever in such advertisement, display, distribution, or broadcast, a reference is made with regard to membership in the Industrial Bank Savings Guaranty Corporation of Colorado the statement, "Accounts protected up to a maximum of forty thousand dollars by the Industrial Bank Savings Guaranty Corporation of Colorado, a private corporation," shall be included.

(e) (2) (iv) The Statement "Accounts protected up to a maximum of forty thousand dollars by the Industrial Bank Savings Guaranty Corporation of Colorado, a private corporation," shall be included.

Rule IB-30 Procedures for Industrial Bank Participation in the Colorado Guaranteed Student Loan Program. Shall be amended by the deletion of a) and f) and the renumbering of the rule a) through d).

Rule IB-31 Brokering of Residential First Mortgage Loans shall be repealed in its entirety.

ALPHABETICAL INDEX

A

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
Arvada . . . . .	047	Arvada First Industrial Bank . . . . .	208
Arvada . . . . .	105	Firstmark Arvada Industrial Bank . . . . .	209
Aurora . . . . .	117	American Aurora Industrial Bank . . . . .	210
Aurora . . . . .	102	Aurora Security Pacific Industrial Bank . . . . .	211
Aurora . . . . .	161	Aurora U.S. Industrial Bank . . . . .	212
Aurora . . . . .	045	Avco Aurora Industrial Bank . . . . .	213
Aurora . . . . .	157	Citicorp Savings & Industrial Bank . . . . .	214
Aurora . . . . .	118	Household Aurora Industrial Bank . . . . .	215

B

Berthoud . . . . .	134	Berthoud Industrial Bank . . . . .	216
Boulder . . . . .	058	Avco Boulder Industrial Bank . . . . .	217
Boulder . . . . .	077	Boulder Tri-State Industrial Bank . . . . .	218
Boulder . . . . .	165	Boulder U.S. Industrial Bank . . . . .	219
Boulder . . . . .	164	Citicorp Boulder Savings & Industrial Bank . . . . .	220
Boulder . . . . .	035	Mellon Boulder Industrial Bank . . . . .	221
Broomfield . . . . .	074	Broomfield Credithrift Industrial Bank . . . . .	222
Broomfield . . . . .	147	Household Broomfield Industrial Bank . . . . .	223
Burlington . . . . .	086	Burlington Industrial Bank . . . . .	224

C

Canon City . . . . .	075	Canon City First Industrial Bank . . . . .	225
Castle Rock . . . . .	071	Castle Rock Industrial Bank . . . . .	226
Colorado Springs . . . . .	109	American Industrial Bank . . . . .	227
Colorado Springs . . . . .	101	Avco Academy Industrial Bank . . . . .	228
Colorado Springs . . . . .	052	Avco Colorado Springs Industrial Bank . . . . .	229
Colorado Springs . . . . .	154	Citicorp CO Springs Savings & Indst. Bank . . . . .	230
Colorado Springs . . . . .	044	CO Springs Security Pacific Industrial Bank . . . . .	231
Colorado Springs . . . . .	024	CO Springs U.S. Industrial Bank . . . . .	232
Colorado Springs . . . . .	110	First Community Industrial Bank . . . . .	233
Colorado Springs . . . . .	088	Liberty Industrial Bank . . . . .	234
Colorado Springs . . . . .	064	Springs Sunamerica Industrial Bank . . . . .	235
Cortez . . . . .	019	Basin Industrial Bank . . . . .	236
Craig . . . . .	031	Avco Craig Industrial Bank . . . . .	237

D

Denver . . . . .	002	Avco Colorado Industrial Bank . . . . .	238
Denver . . . . .	041	Avco East Denver Industrial Bank . . . . .	239
Denver . . . . .	007	Avco Industrial Bank . . . . .	240
Denver . . . . .	132	BancAmerica Industrial Bank . . . . .	241
Denver . . . . .	036	Beneficial Industrial Bank . . . . .	242
Denver . . . . .	026	Broadway Manufactures Hanover Industrial Bk . . . . .	243
Denver . . . . .	149	Chase Manhattan Industrial Bank . . . . .	244
Denver . . . . .	020	Chaves Industrial Bank . . . . .	245
Denver . . . . .	153	Citicorp Denver Savings & Industrial Bank . . . . .	246
Denver . . . . .	003	Commercial Credit Industrial Bank . . . . .	247
Denver . . . . .	023	Commercial Industrial Bank . . . . .	248
Denver . . . . .	059	Credithrift Industrial Bank . . . . .	249
Denver . . . . .	012	Denver Manufacturers Hanover Indst. Bank . . . . .	250
Denver . . . . .	030	Denver Sunamerica Industrial Bank . . . . .	251
Denver . . . . .	081	Firstmark Cherry Creek Industrial Bank . . . . .	252
Denver . . . . .	039	Manufactures Hanover Industrial Bank . . . . .	253
Denver . . . . .	027	Metropolitan Industrial Bank . . . . .	254
Denver . . . . .	069	North Denver First Industrial Bank . . . . .	255
Denver . . . . .	029	Park Sunamerica Industrial Bank . . . . .	256
Denver . . . . .	116	Resources Industrial Bank . . . . .	257
Denver . . . . .	025	Rocky Mountain First Industrial Bank . . . . .	258
Denver . . . . .	009	Security Industrial Bank . . . . .	259
Denver . . . . .	043	Security Pacific Industrial Bank . . . . .	260
Dillon . . . . .	139	First Summit Industrial Bank . . . . .	261
Durango . . . . .	159	Household Durango Industrial Bank . . . . .	262

ALPHABETICAL INDEX

E

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
Eaton . . . . .	133	Colorado Industrial Bank . . . . .	263
Englewood . . . . .	008	Avco Englewood Industrial Bank . . . . .	264
Englewood . . . . .	129	Avco Southeast Industrial Bank . . . . .	265
Englewood . . . . .	155	Citicorp Englewood Savings & Indst. Bank . . . . .	266
Englewood . . . . .	119	Greenwood Industrial Bank . . . . .	267
Englewood . . . . .	004	Labor Finance Industrial Bank . . . . .	268
Evergreen . . . . .	084	Jefferson Industrial Bank . . . . .	269

F

Fort Collins . . . . .	018	Avco Fort Collins Industrial Bank . . . . .	270
Fort Collins . . . . .	082	Citicorp Fort Collins Savings & Indst. Bank . . . . .	271
Fort Collins . . . . .	061	Fort Collins First Industrial Bank . . . . .	272
Fort Collins . . . . .	144	Fort Collins Colorado Industrial Bank . . . . .	273
Fort Collins . . . . .	094	Fort Collins Sunamerica Industrial Bank . . . . .	274
Fort Collins . . . . .	167	Fort Collins U.S. Industrial Bank . . . . .	275
Fort Collins . . . . .	013	Monroe Industrial Bank . . . . .	276
Fort Lupton . . . . .	121	Fort Lupton Industrial Bank . . . . .	277
Fort Morgan . . . . .	073	Morgan Industrial Bank . . . . .	278

G

Glenwood Springs . . . . .	016	Glenwood Industrial Bank . . . . .	279
Golden . . . . .	136	Applewood U.S. Industrial Bank . . . . .	280
Golden . . . . .	072	Washington Industrial Bank . . . . .	281
Grand Junction . . . . .	015	Avco Grand Junction Industrial Bank . . . . .	282
Grand Junction . . . . .	006	Commercial Credit Industrial Bank . . . . .	283
Grand Junction . . . . .	163	Grand Junction U.S. Industrial Bank . . . . .	284
Grand Junction . . . . .	032	Home Loan Industrial Bank . . . . .	285
Grand Junction . . . . .	112	Household Grand Junction Industrial Bank . . . . .	286
Greeley . . . . .	124	Firstmark Industrial Bank . . . . .	287
Greeley . . . . .	042	Greeley Industrial Bank . . . . .	288
Greeley . . . . .	070	Household Weld County Industrial Bank . . . . .	289

L

La Junta . . . . .	098	Ark Valley Industrial Bank . . . . .	290
Lafayette . . . . .	067	Lafayette First Industrial Bank . . . . .	291
Lafayette . . . . .	138	Mellon Lafayette Industrial Bank . . . . .	292
Lakewood . . . . .	001	Avco Lakewood Industrial Bank . . . . .	293
Lakewood . . . . .	158	Citicorp Lakewood Savings & Industrial Bank . . . . .	294
Lakewood . . . . .	051	Geibank Industrial Bank . . . . .	295
Lakewood . . . . .	079	Lakewood First Industrial Bank . . . . .	296
Lakewood . . . . .	108	Summit Industrial Bank . . . . .	297
Lamar . . . . .	083	Household Lamar Industrial Bank . . . . .	298
Limon . . . . .	130	Limon Industrial Bank . . . . .	299
Littleton . . . . .	151	Arapahoe Industrial Bank . . . . .	300
Littleton . . . . .	089	Beneficial Savings Industrial Bank . . . . .	301
Littleton . . . . .	040	Littleton First Industrial Bank . . . . .	302
Littleton . . . . .	126	Littleton U.S. Industrial Bank . . . . .	303
Littleton . . . . .	085	Southglenn Manufacturers Industrial Bank . . . . .	304
Longmont . . . . .	021	First Community Industrial Bank of Longmont . . . . .	305
Longmont . . . . .	093	Household Longmont Industrial Bank . . . . .	306
Longmont . . . . .	063	Longmont First Industrial Bank . . . . .	307
Loveland . . . . .	128	Colorado Industrial Bank . . . . .	308
Loveland . . . . .	076	Household Loveland Industrial Bank . . . . .	309
Loveland . . . . .	034	Loveland First Industrial Bank . . . . .	310

ALPHABETICAL INDEX

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
<b>M</b>			
Monte Vista . . . . .	107	Monte Vista Industrial Bank . . . . .	311
Montrose . . . . .	127	Commercial Credit Industrial Bank . . . . .	312
Montrose . . . . .	062	Mountain Industrial Bank . . . . .	313
<b>N</b>			
Northglenn . . . . .	156	Citicorp Northglenn Savings & Indst. Bank . . . . .	314
Northglenn . . . . .	087	Mellon Northglenn Industrial Bank . . . . .	315
<b>P</b>			
Parker . . . . .	150	Parker Industrial Bank . . . . .	316
Pueblo . . . . .	038	Avco Pueblo Industrial Bank . . . . .	317
Pueblo . . . . .	005	Commercial Credit Industrial Bank . . . . .	318
Pueblo . . . . .	125	Household Pueblo Industrial Bank . . . . .	319
Pueblo . . . . .	049	Household Valley Industrial Bank . . . . .	320
Pueblo . . . . .	140	Pueblo First Industrial Bank . . . . .	321
Pueblo . . . . .	011	Pueblo U.S. Industrial Bank . . . . .	322
<b>R</b>			
Rocky Ford . . . . .	048	First Industrial Bank . . . . .	323
<b>S</b>			
Steamboat Springs . . . . .	104	The Western Industrial Bank . . . . .	324
Sterling . . . . .	014	Sterling Industrial Bank . . . . .	325
Strasburg . . . . .	115	Strasburg Industrial Bank . . . . .	326
<b>T</b>			
Thornton . . . . .	162	Thornton U.S. Industrial Bank . . . . .	327
Trinidad . . . . .	033	Trinidad U.S. Industrial Bank . . . . .	328
<b>V</b>			
Vail . . . . .	142	Vail Firstbank Industrial Bank . . . . .	329
<b>W</b>			
Walsenberg . . . . .	114	First Walsenberg Industrial Bank . . . . .	330
Wellington . . . . .	145	Wellington Colorado Industrial Bank . . . . .	331
Westminster . . . . .	037	Avco Westminster Industrial Bank . . . . .	332
Westminster . . . . .	055	Westminster Manufacturers Hanover Ind. Bank . . . . .	333
Wheat Ridge . . . . .	046	Credithrift of America Industrial Bank . . . . .	334
Widefield . . . . .	065	Rocky Mountain Widefield Industrial Bank . . . . .	335
<b>Y</b>			
Yuma . . . . .	100	Yuma Industrial Bank . . . . .	336



COMPARATIVE ABSTRACT

Showing Condition of Industrial 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

.000 omitted

ASSETS	129 BANKS	% to total	141 BANKS	COMPARISON
	12-31-85		12-31-84	Increase(+) Decrease(-)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	85,763,198	8.1	89,881,393	-4,118,195
U.S. TREASURY SECURITIES	24,184,518	2.3	16,307,466	+7,877,052
U.S. GOV'T. AGENCIES/CORPS.	12,275,942	1.2	20,451,374	-8,175,432
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	18,192,145	1.7	15,201,387	+2,990,758
OTHER BONDS, NOTES, DEBENTURES	630,141	.1	2,739,594	-2,109,453
FEDERAL RESERVE STOCK, CORPORATE STOCK	26,248,462	2.5	37,666,381	-11,417,919
EXCESS FUNDS SOLD	16,314,500	1.6	9,658,000	+6,656,500
SECURITIES PURCHASED	1,000,000	.1	750,000	+250,000
TOTAL LOANS, LESS ALLOWANCE FOR POSSIBLE LOAN LOSSES	839,909,917	79.0	784,608,695	+55,301,222
BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET	2,366,882	.3	3,152,870	-785,988
FURNITURE AND FIXTURES, NET	4,174,314	.4	3,596,625	+577,689
REAL ESTATE OWNED	6,706,293	.7	6,390,365	+315,928
INVESTMENTS AND RECEIVABLES	1,163,913	.1	2,174,768	-1,010,855
OTHER CUSTOMERS' LIABILITIES	5,504,124	.6	1,899,130	+3,604,994
OTHER ASSETS	19,480,392	1.9	19,678,036	-197,644
<b>TOTAL ASSETS</b>	<b>1,063,914,741</b>	<b>100</b>	<b>1,014,156,084</b>	<b>+49,758,657</b>
<b>LIABILITIES</b>				
REGULAR PASSBOOK SAVINGS	38,882,546	3.7	45,979,697	-7,097,151
NOW ACCOUNTS	8,285,477	.8	7,410,141	+875,336
PAYABLE THROUGH DRAFT ACCOUNTS	7,169,003	.7	9,484,996	-2,315,993
MONEY MARKET ACCOUNTS	97,298,396	9.2	114,785,853	-17,487,457
IRA'S	51,773,040	4.9	23,863,656	+27,909,384
REGULAR CERTIFICATES OF DEPOSIT	361,708,994	34.0	36,266,511	+25,442,483
BROKERED DEPOSITS	12,985,424	1.3		
OTHER TIME DEPOSITS	11,510,443	1.1	12,936,375	-1,425,932
ACCRUED INTEREST ON ALL DEPOSITS	6,323,081	.6	6,151,447	+171,634
TOTAL DEPOSITS	595,936,404	56.1	556,878,676	+39,057,728
EXCESS FUNDS PURCHASED	61,864,831	5.9	36,392,000	+25,472,831
SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE			5,815,779	
OTHER LIABILITIES FOR BORROWED MONEY	21,900,507	2.1		
MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	585,872	.1	581,405	+4,467
BILLS PAYABLE TO PARENT COMPANY	195,258,162	18.4	(236,199,268)	-40,941,106
OTHER LIABILITIES	23,236,368	2.2	26,630,965	-3,394,597
<b>TOTAL LIABILITIES</b>	<b>898,782,144</b>	<b>84.5</b>	<b>862,498,095</b>	<b>+36,284,051</b>
SUBORDINATED NOTES AND DEBENTURES	118,200	.1	184,000	-65,800
<b>EQUITY CAPITAL</b>				
COMMON STOCK	37,494,080	3.6	38,837,840	-1,343,760
OTHER CAPITAL STOCK	370,000	.1	710,000	-340,000
SURPLUS	69,491,708	6.6	62,384,610	+7,107,098
UNDIVIDED PROFITS	57,453,386	5.4	49,807,206	+7,646,180
RESERVES	205,223	.1	(265,665)	+470,888
<b>TOTAL EQUITY CAPITAL</b>	<b>165,014,397</b>	<b>15.6</b>	<b>151,473,991</b>	<b>+13,540,406</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>1,063,914,741</b>	<b>100</b>	<b>1,014,156,084</b>	<b>+49,758,657</b>

ARVADA 1ST INDUSTRIAL BANK  
ARVADA

## OFFICERS-

JOHN C. NINNEMAN, PRESIDENT; W. HAROLD DOBSON, CHAIRMAN OF BOARD; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, ASSISTANT SECRETARY; HARRIS B. SIMMONS, TREASURER

## DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, JOHN C. NINNEMAN, HARRIS H. SIMMONS, DALE W. WESTERGARD

---

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	135,728
2.	U.S. TREASURY SECURITIES.....	264,962
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	145,296
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	10,500
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	5,879,291
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	95,896
	C. LOANS, NET.....	5,783,395
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	34,460
11.	FURNITURE AND FIXTURES, NET.....	6,208
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	135,754
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	99,258
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	6,615,561

---

 LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	183,303
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	919,133
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	306,393
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,809,710
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	110,817
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	34,118
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,363,474
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	919,133
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,261,038
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	16,689
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	60,656
30.	BILLS PAYABLE TO PARENT COMPANY.....	2,354,000
31.	OTHER LIABILITIES.....	51,246
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,846,065
33.	SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	150,000
37.	UNDIVIDED PROFITS.....	419,496
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	769,496
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	6,615,561

---

FIRSTMARK ARVADA INDUSTRIAL BANK  
ARVADA

OFFICERS-

T.D. PROVANCE, PRESIDENT; R.E. DRILL, F.W. HAWKES, VICE PRESIDENTS;  
ROLLIN C. WILLIAMS, SECRETARY/TREASURER; JAMES R. PALMER, ASSISTANT  
SECRETARY/TREASURER, G.B.P. WARD, JR., SECRETARY, A.G. DECECCO, VICE-  
PRESIDENT AND ASSISTANT SECRETARY  
DIRECTORS-

JOHN M. PINE, W. P. SMITH, THOMAS L. TAUSAN, JAMES E. NELSON  
T.D. PROVANCE, R.E. DRILL, H.A. WOLTZEN, JR., G.B.P. WARD, JR.

DECEMBER 31, 1985

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,907,813
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	4,142,619
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	46,679
C. LOANS, NET.....	4,095,940
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	10,879
11. FURNITURE AND FIXTURES, NET.....	28,187
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	96,382
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	52,539
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	6,191,740

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	107,543
18. NOW ACCOUNTS.....	142,810
19. PAYABLE THRU DRAFT ACCOUNTS.....	222,026
20. MONEY MARKET ACCOUNTS.....	1,673,810
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	10,111
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,521,165
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	48,531
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,725,996
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,038,646
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)....	2,579,807
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	59,441
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,785,437
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	800,000
37. UNDIVIDED PROFITS.....	406,303
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,406,303
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	6,191,740

AMERICAN AURORA INDUSTRIAL BANK  
AURORA

## OFFICERS-

T. D. PROVANCE, PRESIDENT; A. G. DECECCO, VICE-PRESIDENT/ASSISTANT  
SECRETARY; G. B. P. WARD, JR., SECRETARY

## DIRECTORS-

J. ALAN KAYLER, T. D. PROVANCE, HUGH A. WOLTZEN

DECEMBER 31, 1985

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	281,100
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	9,250,309
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	95,296
C. LOANS, NET.....	9,155,013
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	12,869
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	106,700
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	9,555,682

## LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	12,599
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	127,089
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	140,233
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,341,827
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	41,615
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,663,363
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	127,089
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,523,675
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	6,596,000
31. OTHER LIABILITIES.....	56,258
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	8,315,621
33. SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	800,000
37. UNDIVIDED PROFITS.....	240,061
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,240,061
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	9,555,682

AURORA SECURITY PACIFIC INDUSTRIAL BANK  
AURORA

OFFICERS-

KENNETH H. PROCTOR, PRESIDENT; RICHARD P. MCMANUS, VICE-PRESIDENT/  
SECRETARY; TIMOTHY P. DEVLIN, VICE-PRESIDENT; CLAUDIA S. CHAN-SHAPFER,  
VICE-PRESIDENT/CONTROLLER; HAROLD OWENS, VICE-PRESIDENT; CHARLES G. DAHL  
VICE-PRESIDENT/TREASURER; CARL P. DETWEILER, VICE-PRESIDENT; KEITH BEAM,  
VICE-PRESIDENT

DIRECTORS-

KENNETH H. PROCTOR, TIMOTHY P. DEVLIN, RICHARD P. MCMANUS

DECEMBER 31, 1985

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	10,250
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	5,655,334
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	209,179
C. LOANS, NET.....	5,446,155
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	741
11. FURNITURE AND FIXTURES, NET.....	14,836
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	75,792
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,547,774

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	4,410,062
31. OTHER LIABILITIES.....	185,951
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,596,013
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	380,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	120,000
37. UNDIVIDED PROFITS.....	451,761
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	951,761
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	5,547,774

AURORA U. S. INDUSTRIAL BANK  
AURORA

## OFFICERS-

KEITH H. MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; BERNARD A. LEFAVE, R. C. DICKIE, VICE-PRESIDENTS; T. C. MCCAMEY, SECRETARY; T. DALRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

## DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	320,251
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	6,519,736
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	96,800
	C. LOANS, NET.....	6,422,936
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	4,518
11.	FURNITURE AND FIXTURES, NET.....	24,983
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	97,084
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	6,869,772

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	12,402
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,219,504
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	9,415
22.	REGULAR CERTIFICATES OF DEPOSIT.....	929,361
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	14,766
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,185,448
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,219,504
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	953,542
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	3,276,999
31.	OTHER LIABILITIES.....	47,031
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,509,478
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	200,000
37.	UNDIVIDED PROFITS.....	660,294
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,360,294
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	6,869,772

AVCO AURORA INDUSTRIAL BANK  
AURORA

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENT/ASST. SECRETARY; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HITZEL, ASST. TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASST. SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASSISTANT VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL, JR., GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	13,969
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	65,998
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,840,087
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	105,685
	C. LOANS, NET.....	2,734,402
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	24,736
11.	FURNITURE AND FIXTURES, NET.....	18,347
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	55,000
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	1,649
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,914,101

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	48,171
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	48,530
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	149,915
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	2,748
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	249,364
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	48,530
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	152,663
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	2,017,389
31.	OTHER LIABILITIES.....	95,015
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,361,768
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	95,085
37.	UNDIVIDED PROFITS.....	257,248
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	552,333
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	2,914,101

CITICORP SAVINGS & INDUSTRIAL BANK  
AURORA

## OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER;  
JAMES RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING, JR., WILLIAM  
E. WINGATE, JR., VICE-PRESIDENTS; LEONARD W. GROSS, ASSISTANT TREASURER

## DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING,  
JR., ROBERT J. WELSH

## DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,694,430
2.	U.S. TREASURY SECURITIES.....	1,523,008
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	27,598,248
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	409,079
	C. LOANS, NET.....	27,189,169
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	14,866
11.	FURNITURE AND FIXTURES, NET.....	61,088
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	1,678,833
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	32,161,394

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	37,165
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	2,588,921
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,025,306
22.	REGULAR CERTIFICATES OF DEPOSIT.....	15,544,348
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	38,157
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	19,233,897
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,588,921
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	16,607,811
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	7,819,225
31.	OTHER LIABILITIES.....	89,382
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	27,142,504
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	3,000,000
37.	UNDIVIDED PROFITS.....	1,518,890
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	5,018,890
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	32,161,394



HOUSEHOLD AURORA INDUSTRIAL BANK  
AURORA

## OFFICERS-

MARK E. LACY, PRESIDENT/TREASURER; MICHAEL D. WILLIAMS, CHAIRMAN/  
SECRETARY; CLYDE A. NELSON, VICE-PRESIDENT; R. F. SPAULDING, R. S.  
WINDER, ASSISTANT SECRETARIES

## DIRECTORS-

J. L. BAILEY, WALTER BERGENDAHL, RONALD D. DOWDEN, MARK E. LACY  
MICHAEL D. WILLIAMS

DECEMBER 31, 1985

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	261,918
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,709,841
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	24,783
C. LOANS, NET.....	1,685,058
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	2,346
11. FURNITURE AND FIXTURES, NET.....	8,361
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	100,000
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	24,415
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,082,098

## LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	845,276
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	13,575
22. REGULAR CERTIFICATES OF DEPOSIT.....	706,596
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	14,758
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,580,205
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	734,929
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	100,000
31. OTHER LIABILITIES.....	81,940
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,762,145
33. SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	40,000
37. UNDIVIDED PROFITS.....	79,953
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	319,953
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)....	2,082,098

BERTHOUD INDUSTRIAL BANK  
 BERTHOUD

## OFFICERS-

CAREY J. SALOMONSON, PRESIDENT; LOUIS P. BEIN, WALLY G. BIRKLEY, VICE-PRESIDENTS; NORMA J. STREMMER, SECRETARY;

## DIRECTORS-

LOUIS P. BEIN, WALLY G. BIRKLEY, CAREY J. SALOMONSON

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	793,069
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,537,258
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	15,670
	C. LOANS, NET.....	1,521,588
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	566
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	40,203
15.	OTHER ASSETS.....	66,742
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,422,168

---

 LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	95,855
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	975,369
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	160,720
22.	REGULAR CERTIFICATES OF DEPOSIT.....	972,999
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	16,265
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,221,208
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,071,224
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,133,719
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	6,848
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,228,056
33.	SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	40,000
37.	UNDIVIDED PROFITS.....	54,112
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	194,112
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,422,168

---

AVCO BOULDER INDUSTRIAL BANK  
BOULDER

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. SILSTRAP, VICE-PRESIDENT; HENRY J. COLL JR., ASST. VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL, JR., GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	20,020
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	102,462
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,240,287
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	128,022
C. LOANS, NET.....	3,112,265
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	11,673
11. FURNITURE AND FIXTURES, NET.....	28,473
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	44,325
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,319,218

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	73,551
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	236,983
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	252,739
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	3,709
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	566,982
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	236,983
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	256,448
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	1,384,453
31. OTHER LIABILITIES.....	162,715
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,114,150
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	800,000
37. UNDIVIDED PROFITS.....	
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	205,068
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,205,068
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,319,218

BOULDER TRI-STATE INDUSTRIAL BANK  
BOULDER

## OFFICERS-

RICHARD C. TUCKER, PRESIDENT/CHAIRMAN OF BOARD; DONALD A. LANCASTER,  
SECRETARY/TREASURER; CHARLES A. WEBB, EXECUTIVE VICE-PRESIDENT; PATRICE  
A. FORTIN, VICE-PRESIDENT

## DIRECTORS-

RICHARD D. AMEN, MERRILL R. FIE, DONALD A. LANCASTER, J. BARRY MCCALLAN,  
RICHARD C. TUCKER, CHARLES A. WEBB

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	854,000
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	750,000
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	327,000
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	29,000
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	875,000
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	7,668,000
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	72,000
	C. LOANS, NET.....	7,596,000
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	68,000
11.	FURNITURE AND FIXTURES, NET.....	918,000
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	142,000
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	11,559,000

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	407,000
18.	NOW ACCOUNTS.....	992,000
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	2,182,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	494,000
22.	REGULAR CERTIFICATES OF DEPOSIT.....	5,753,000
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	84,000
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	9,912,000
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	3,173,471
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	6,331,000
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	134,000
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	10,046,000
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	700,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	500,000
37.	UNDIVIDED PROFITS.....	313,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,513,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	11,559,000

BOULDER U. S. INDUSTRIAL BANK  
BOULDER

## OFFICERS-

KEITH H. MILES, PRESIDENT; BRUNO L. ELARI, SR. VICE-PRESIDENT; THOMAS F. EMLAW, R. C. DICKIE, VICE-PRESIDENTS; T. C. MCCAMEY, SECRETARY; T. DALRYMPLE, ASSISTANT SECRETARY, EVAN N. HALE, TREASURER

## DIRECTORS-

R. C. DICKIE, BRUNO L. ELARI, KEITH H. MILES

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,005,649
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,999,402
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	61,010
C. LOANS, NET.....	3,938,392
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	11,327
11. FURNITURE AND FIXTURES, NET.....	23,046
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	43,714
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,022,128

## LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	15,610
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	2,556,665
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	26,334
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,266,069
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	13,007
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,877,685
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,556,665
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,305,410
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	50,258
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,927,943
33. SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	150,000
37. UNDIVIDED PROFITS.....	444,185
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,094,185
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	5,022,128

---

CITICORP BOULDER SAVINGS & INDUSTRIAL BANK  
BOULDER

## OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER;  
JAMES RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING, JR., WILLIAM  
E. WINGATE, JR., VICE-PRESIDENTS; LEONARD W. GROSS, ASSISTANT TREASURER

## DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING,  
JR., ROBERT J. WELSH

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	9,492,136
2.	U.S. TREASURY SECURITIES.....	2,030,677
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	16,174,872
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	172,022
	C. LOANS, NET.....	16,002,850
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	27,146
11.	FURNITURE AND FIXTURES, NET.....	59,012
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	266,622
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	27,878,443

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	21,583
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	4,583,059
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,055,116
22.	REGULAR CERTIFICATES OF DEPOSIT.....	17,434,775
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	46,406
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	23,140,939
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	4,583,059
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	18,536,297
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	677,570
31.	OTHER LIABILITIES.....	123,630
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	23,942,139
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	3,000,000
37.	UNDIVIDED PROFITS.....	436,304
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	3,936,304
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	27,878,443

MELLOW BOULDER INDUSTRIAL BANK  
BOULDER

OFFICERS-

ARTHUR L. BRONSTEIN, PRESIDENT; DICK W. BENNETT, ASSISTANT VICE-  
PRESIDENT; WALTER F. EMMONS, SECRETARY; PATRICIA N. MCCLAIN, ASSISTANT  
SECRETARY; PAUL B. MIERKIEWICZ, TREASURER

DIRECTORS-

CHARLES W. BENJAMIN, ARTHUR L. BRONSTEIN, WALTER F. EMMONS, THOMAS A.  
HAEUSSLER

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,459,626
2.	U.S. TREASURY SECURITIES.....	1,712,409
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	100,000
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	181,945
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	6,320
7.	EXCESS FUNDS SOLD.....	4,131,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	6,230,209
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	170,700
	C. LOANS, NET.....	6,059,509
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	59,427
11.	FURNITURE AND FIXTURES, NET.....	12,040
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	885,470
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	1,080,811
15.	OTHER ASSETS.....	592,799
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	16,281,356

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	918,539
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	3,021,412
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	2,988,479
22.	REGULAR CERTIFICATES OF DEPOSIT.....	8,107,650
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	222,419
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	15,258,499
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	3,084,960
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	11,255,000
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	51,245
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	15,309,744
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	250,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	500,000
37.	UNDIVIDED PROFITS.....	221,612
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	971,612
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	16,281,356

BROOMFIELD CREDITRIFT INDUSTRIAL BANK  
BROOMFIELD

## OFFICERS-

WENDELL L. DIXON, PRESIDENT; LOUIS DURFEE, GARY E. COTTRELL, GEORGE R. WOODRUFF, ROSSITER A. ARMSTRONG, FRED KOHLRUSS, JAMES A. RICHARDS, JOHN BOLGER, TROY GOODWIN, JOSEPH L. HENRY, GAYLORD E. FRANCIS, DAVID C. SEELEY, OWEN M. HAMILTON, JOSEPH P. TIMPONE, DAVID M. LACKEY, ROBERT R. PATTON, JAMES S. SNYDER, DONALD C. BRYERS, GEORGE M. LINDSTROM, TIMOTHY A. TEMPLE, VICE-PRESIDENTS; LYSLE I. ABBOTT, SECRETARY; THOMAS P. GULLEY, WILLIAM A. ROTZIEN, ASSISTANT SECRETARIES; JAMES E. ROBINSON, TREASURER; ROBERT P. PLUMMER, ASSISTANT TREASURER; ARTHUR D. HOLLEY, CASHIER

## DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, LYSLE ABBOTT, GAYLORD E. FRANCIS

---

 DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	300
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,708,633
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	44,543
	C. LOANS, NET.....	1,664,090
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	2,710
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	500,000
15.	OTHER ASSETS.....	9,690
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,176,790

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	583,342
31.	OTHER LIABILITIES.....	11,197
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	594,539
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	800,000
37.	UNDIVIDED PROFITS.....	582,251
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,582,251
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	2,176,790



HOUSEHOLD BROOMFIELD INDUSTRIAL BANK  
BROOMFIELD

OFFICERS-

KEVIN C. SEWELL, PRESIDENT/TREASURER; MICHAEL D. WILLIAMS, CHAIRMAN/  
SECRETARY; ROSEMARIE KLINE, VICE-PRESIDENT; R. S. WINDER, R. F.  
SPAULDING, ASSISTANT SECRETARIES

DIRECTORS-

ROSEMARIE KLINE, KEVIN C. SEWELL, MICHAEL D. WILLIAMS

DECEMBER 31, 1985

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	176,321	
2. U.S. TREASURY SECURITIES.....		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....		
5. OTHER BONDS, NOTES AND DEBENTURES.....		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....		
7. EXCESS FUNDS SOLD.....		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,280,592	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	19,086	
C. LOANS, NET.....		1,261,506
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		3,533
11. FURNITURE AND FIXTURES, NET.....		13,228
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		18,026
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		1,472,614

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	287,167	
18. NOW ACCOUNTS.....		
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		9,582
22. REGULAR CERTIFICATES OF DEPOSIT.....		265,928
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		1,434
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		564,111
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	276,944	
27. EXCESS FUNDS PURCHASED.....		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
B. OTHER LIABILITIES FOR BORROWED MONEY.....		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....		
30. BILLS PAYABLE TO PARENT COMPANY.....		500,000
31. OTHER LIABILITIES.....		13,502
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		1,077,613
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....	300,000	
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		60,000
37. UNDIVIDED PROFITS.....		35,001
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		395,001
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...		1,472,614

BURLINGTON INDUSTRIAL BANK  
BURLINGTON

## OFFICERS-

JOHN E. ELLIFF, PRESIDENT; JAMES H. ELLIFF, W. H. KINNEY, VICE-PRESIDENTS; KENNETH LAWRENCE, SECRETARY/TREASURER

## DIRECTORS-

JAMES H. ELLIFF, JOHN E. ELLIFF, BERNARD H. HECKER, W. H. KINNEY, KENNETH LAWRENCE

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	309,868
2.	U.S. TREASURY SECURITIES.....	200,061
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	5,000
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	874,325
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	7,785
	C. LOANS, NET.....	866,540
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	3,454
11.	FURNITURE AND FIXTURES, NET.....	14,446
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	6,160
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	30,098
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,435,627

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	84,970
18.	NOW ACCOUNTS.....	18,423
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	508,661
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	12,545
22.	REGULAR CERTIFICATES OF DEPOSIT.....	647,026
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	7,980
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,279,605
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	527,084
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	667,551
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	15,382
31.	OTHER LIABILITIES.....	5,248
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,300,235
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	20,000
37.	UNDIVIDED PROFITS.....	15,392
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	135,392
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,435,627

CANON CITY 1ST INDUSTRIAL BANK  
CANON CITY

## OFFICERS-

HAROLD W. DOBSON, PRESIDENT; THOMAS A. RAGULSKY, VICE-PRESIDENT; B. LYNNE MURRAY, SECRETARY; DEE A. HYDE, TREASURER

## DIRECTORS-

HAROLD W. DOBSON, CLIFFORD E. KATALIN, THOMAS A. RAGULSKY, HARRIS S. SIMMONS

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	152,053
2.	U.S. TREASURY SECURITIES.....	284,198
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,320,626
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	53,406
	C. LOANS, NET.....	3,267,220
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	303
11.	FURNITURE AND FIXTURES, NET.....	5,778
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	27,127
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	16,634
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	98,363
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,851,676

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	116,781
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	618,466
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	84,258
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,908,981
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	42,290
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,770,776
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	618,466
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,035,529
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	885,000
31.	OTHER LIABILITIES.....	20,739-
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,635,037
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	
35.	OTHER CAPITAL STOCK.....	100,000
36.	SURPLUS.....	100,000
37.	UNDIVIDED PROFITS.....	16,639
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	216,639
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,851,676

CASTLE ROCK INDUSTRIAL BANK  
CASTLE ROCK

## OFFICERS-

THOMAS J. MILLER, PRESIDENT; MARSHA A. HARRISON, VICE-PRESIDENT; JOHN G. MULLINS, SECRETARY/TREASURER

## DIRECTORS-

HERMAN A. ANDERSON, EARL L. DAZEY, MARSHA A. HARRISON, THOMAS J. MILLER, JOHN G. MULLINS

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	590,659
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	228,747
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	4,431,375
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	49,858
	C. LOANS, NET.....	4,381,517
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	53,170
11.	FURNITURE AND FIXTURES, NET.....	34,624
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	207,992
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,496,709

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	305,897
18.	NOW ACCOUNTS.....	437,136
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	591,823
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	119,836
22.	REGULAR CERTIFICATES OF DEPOSIT.....	3,472,994
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	60,473
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,988,159
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,334,856
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,653,303
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	36,420
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,024,579
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	300,000
37.	UNDIVIDED PROFITS.....	72,130
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	472,130
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	5,496,709

AMERICAN INDUSTRIAL BANK  
COLORADO SPRINGS

## OFFICERS-

T. D. PROVANCE, PRESIDENT/CHAIRMAN OF BOARD; DONALD L. GROSS, EXECUTIVE VICE-PRESIDENT; ANTHONY DECECCO, VICE-PRESIDENT/ASSISTANT SECRETARY; NICOLE G. GRIER, ROGER P. BRUGGEMAN, ASSISTANT VICE-PRESIDENTS; GEORGE B. P. WARD, JR., SECRETARY

## DIRECTORS-

DONALD L. GROSS, JAMES A. KAYLER, T. D. PROVANCE, HUGH A. WOLTZEN

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	821,493
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	1,203,438
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	22,653,212
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	233,999
C. LOANS, NET.....	22,419,213
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	9,854
11. FURNITURE AND FIXTURES, NET.....	21,149
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	421,699
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	24,896,846

## LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	80,122
18. NOW ACCOUNTS.....	175
19. PAYABLE THRU DRAFT ACCOUNTS.....	854
20. MONEY MARKET ACCOUNTS.....	1,336,670
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	2,347,711
22. REGULAR CERTIFICATES OF DEPOSIT.....	9,202,668
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	180,012
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	13,148,212
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,337,699
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	11,730,391
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	8,911,000
31. OTHER LIABILITIES.....	244,581
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	22,303,793
33. SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	801,811
37. UNDIVIDED PROFITS.....	1,591,242
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	2,593,053
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	24,896,846

---

AVCO ACADEMY INDUSTRIAL BANK  
COLORADO SPRINGS

## OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL JR., ASSISTANT VICE-PRESIDENT; ROBERT B. MITTLER, VICE PRESIDENT & CASHIER

## DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP,  
JAMES A. POTTER, HERBERT F. SMITH

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	7,443
2.	U.S. TREASURY SECURITIES.....	9,817
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,801,225
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	141,697
	C. LOANS, NET.....	3,659,528
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	7,216
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	38,221
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,722,225

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	35,424
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	35,532
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	22,075
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	2,512
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	95,543
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	35,532
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)....	24,587
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	2,499,332
31.	OTHER LIABILITIES.....	172,080
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,766,955
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	550,000
37.	UNDIVIDED PROFITS.....	205,270
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	955,270
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)....	3,722,225

AVCO COLORADO SPRINGS INDUSTRIAL BANK  
 COLORADO SPRINGS

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT J. SMITH; VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENT/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL JR., ASSISTANT VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, JAMES A. POTTER, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		11,353
2. U.S. TREASURY SECURITIES.....		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....		26,439
5. OTHER BONDS, NOTES AND DEBENTURES.....		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....		
7. EXCESS FUNDS SOLD.....		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,396,446	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	130,357	
C. LOANS, NET.....		3,266,089
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		6,872
11. FURNITURE AND FIXTURES, NET.....		25,341
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		23,695
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		3,359,789

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....		29,006
18. NOW ACCOUNTS.....		
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....		66,494
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		
22. REGULAR CERTIFICATES OF DEPOSIT.....		68,693
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		701
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		164,894
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	66,494	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	69,394	
27. EXCESS FUNDS PURCHASED.....		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
B. OTHER LIABILITIES FOR BORROWED MONEY.....		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....		
30. BILLS PAYABLE TO PARENT COMPANY.....		2,176,325
31. OTHER LIABILITIES.....		91,962
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		2,433,181
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....		200,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		550,000
37. UNDIVIDED PROFITS.....		176,608
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		926,608
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...		3,359,789

CITICORP COLORADO SPRINGS SAVINGS & INDUSTRIAL BANK  
COLORADO SPRINGS

## OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER;  
JAMES T. RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING, JR.,  
WILLIAMS E. WINGATE, JR., VICE-PRESIDENTS; LEONARD W. GROSS, ASSISTANT  
TREASURER

## DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING,  
JR., ROBERT J. WELSH

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,581,436
2.	U.S. TREASURY SECURITIES.....	1,015,338
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	35,894,648
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	373,867
	C. LOANS, NET.....	35,520,781
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	17,188
11.	FURNITURE AND FIXTURES, NET.....	75,906
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	340,958
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	38,551,607

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	47,794
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,399,292
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	466,137
22.	REGULAR CERTIFICATES OF DEPOSIT.....	12,938,957
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	25,701
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	14,877,881
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,399,292
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	13,430,795
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	17,154,524
31.	OTHER LIABILITIES.....	1,088,304
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	33,120,709
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	2,000,000
37.	UNDIVIDED PROFITS.....	2,930,898
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	5,430,898
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	38,551,607



COLORADO SPRINGS SECURITY PACIFIC INDUSTRIAL BANK  
 COLORADO SPRINGS

## OFFICERS-

KENNETH H. PROCTOR, PRESIDENT; TIMOTHY P. DEVLIN, VICE-PRESIDENT;  
 RICHARD P. MCMANUS, VICE-PRESIDENT/SECRETARY; CLAUDIA CHAN-SHAPPER,  
 VICE-PRESIDENT/CONTROLLER; HAROLD OWENS, CARL F. DETWEILER, TERRY  
 POLLMAN, CHARLES G. DAHL, VICE-PRESIDENTS

## DIRECTORS-

KENNETH H. PROCTOR, TIMOTHY P. DEVLIN, RICHARD P. MCMANUS

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,300
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,818,115
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	84,937
	C. LOANS, NET.....	2,733,178
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	8,561
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	33,022
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,776,061

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	1,382,261
31.	OTHER LIABILITIES.....	91,322
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,473,583
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	800,000
37.	UNDIVIDED PROFITS.....	302,478
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,302,478
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)....	2,776,061

---

COLORADO SPRINGS U. S. INDUSTRIAL BANK  
 COLORADO SPRINGS

## OFFICERS-

KEITH H. MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; JIM MCCAY,  
 VICE-PRESIDENT; R. C. DICKIE, SR. VICE-PRESIDENT; T. C. MCCAMEY,  
 SECRETARY; T. DALRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

## DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	181,015
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,612,616
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	41,443
	C. LOANS, NET.....	2,571,173
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	3,998
11.	FURNITURE AND FIXTURES, NET.....	38,331
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	24,269
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,818,786

---

 LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	10,039
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	925,308
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	288,776
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	3,239
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,227,362
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	925,308
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	292,015
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	473,253
31.	OTHER LIABILITIES.....	19,481
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,720,096
33.	SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	500,000
37.	UNDIVIDED PROFITS.....	98,690
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,098,690
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	2,818,786

---

FIRST COMMUNITY INDUSTRIAL BANK  
COLORADO SPRINGS

## OFFICERS-

MIKE M. PAPPAS, CHIEF EXECUTIVE OFFICER; JAMES A. BARE, PRESIDENT;  
WAYNE L. EVANS, EXECUTIVE VICE-PRESIDENT; L. VANE CARROLL, EUGENE C.  
CALL, SR. VICE-PRESIDENTS; GARY M. SMITH, SECRETARY/SR. VICE-PRESIDENT;  
GEORGE J. ABBRUSCATO, EUGENE J. CURTIS, VICE-PRESIDENTS; BRUCE P.  
ANTENBERG, VICE-PRESIDENT/TREASURER/CASHIER; DON D. POLEMEO, VICE-  
PRESIDENT/MANAGER/SECURITY OFFICER; RENEE B. NOACK, CONTROLLER; MICHELLE  
A. PIVAR, ASSISTANT VICE-PRESIDENT/ASSISTANT SECRETARY

## DIRECTORS-

STEPHAN F. ADAMS, JAMES A. BARE, EUGENE C. CALL, L. VANE CARROLL, JR.,  
CARL F. GEUTHER, MIKE M. PAPPAS, GARY M. SMITH

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,725,956
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	7,852,726
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	88,530
	C. LOANS, NET.....	7,764,196
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	21,184
11.	FURNITURE AND FIXTURES, NET.....	14,784
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	133,734
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	269,829
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	9,929,683

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	59,794
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	3,163,944
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,285,719
22.	REGULAR CERTIFICATES OF DEPOSIT.....	4,101,332
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	79,678
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	8,690,467
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	3,163,944
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	5,466,729
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	137,719
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	8,828,186
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	610,000
37.	UNDIVIDED PROFITS.....	291,497
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,101,497
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	9,929,683

LIBERTY INDUSTRIAL BANK  
COLORADO SPRINGS

## OFFICERS-

H. C. GERBER, PRESIDENT/CHAIRMAN OF BOARD; WILLIAM E. SESSIONS, SR.  
VICE-PRESIDENT; LONNIE L. GERBER, VICE-PRESIDENT; L. LORINE WADE,  
SECRETARY; MARIE H. ERCINAS, TREASURER

## DIRECTORS-

MARIE H. ERCINAS, H. C. GERBER, LONNIE L. GERBER, LURLINE A. GERBER,  
WILLIAM E. SESSIONS, L. LORINE WADE

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,443,219
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	75,000
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,089,203
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	46,528
	C. LOANS, NET.....	3,042,675
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	10,458
11.	FURNITURE AND FIXTURES, NET.....	14,524
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	47,970
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	71,744
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,705,590

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	649,192
18.	NOW ACCOUNTS.....	591,238
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	197,092
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	242,835
22.	REGULAR CERTIFICATES OF DEPOSIT.....	2,320,761
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	86,149
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,087,267
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	788,330
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)....	2,649,745
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	14,651
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,101,918
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	300,000
37.	UNDIVIDED PROFITS.....	103,672
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	603,672
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	4,705,590

SPRINGS SUNAMERICA INDUSTRIAL BANK  
COLORADO SPRINGS

## OFFICERS-

MILTON KATZ, PRESIDENT/DIRECTOR; JAMES F. CLINE, MORTON H. MANDEL, GLENN W. PERKINS, VICE-PRESIDENTS; LEONARD A. ZYCH, VICE-PRESIDENT/DIRECTOR; JAMES E. WANNER, SECRETARY/DIRECTOR; KENNETH J. DACEK, CASHIER & TREASURER; ROBERT J. KAPITAN, YOLANDA A. LIOTTA, ASSISTANT SECRETARIES CHARLES D. ARCHER, STEPHEN FAULKNER, ASSISTANT VICE-PRESIDENTS; DARLENE H. KLEIN, ASSISTANT CASHIER

## DIRECTORS-

MILTON KATZ, JAMES E. WANNER, LEONARD A. ZYCH

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	8,039
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	50,781
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	10,361,104
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	108,105
	C. LOANS, NET.....	10,252,999
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	9,517
11.	FURNITURE AND FIXTURES, NET.....	10,095
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	90,676
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	10,422,107

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	21,254
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	40,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,589
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	1,784
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	64,627
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	40,000
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,373
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	8,640,524
31.	OTHER LIABILITIES.....	16,409
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	8,721,560
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	835,000
37.	UNDIVIDED PROFITS.....	365,547
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,700,547
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	10,422,107

---

BASIN INDUSTRIAL BANK  
CORTEZ

## OFFICERS-

FRANCIS STOCKDALE, PRESIDENT; JACK HAWKINS, CHAIRMAN OF BOARD; CHARLES E. STOCKDALE, EXECUTIVE VICE-PRESIDENT; VENITA HILL, SECRETARY/TREASURER

## DIRECTORS-

GEORGE R. BUCK, JR., JACK HAWKINS, G. W. MCCUTCHEON, FRANCIS STOCKDALE, CHARLES E. STOCKDALE

---

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		457,861
2.	U.S. TREASURY SECURITIES.....		440,000
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....		15,000
5.	OTHER BONDS, NOTES AND DEBENTURES.....		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....		
7.	EXCESS FUNDS SOLD.....		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,513,184	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	24,864	
	C. LOANS, NET.....		1,488,320
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		
11.	FURNITURE AND FIXTURES, NET.....		4,059
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15.	OTHER ASSETS.....		8,573
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		2,413,813

---

 LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....		415,326
18.	NOW ACCOUNTS.....		
19.	PAYABLE THRU DRAFT ACCOUNTS.....		
20.	MONEY MARKET ACCOUNTS.....		224,521
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		176,426
22.	REGULAR CERTIFICATES OF DEPOSIT.....		1,373,499
23.	BROKERED DEPOSITS.....		
24.	OTHER TIME DEPOSITS.....		
25.	ACCRUED INTEREST ON ALL DEPOSITS.....		
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		2,189,772
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	224,521	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,549,925	
27.	EXCESS FUNDS PURCHASED.....		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
	B. OTHER LIABILITIES FOR BORROWED MONEY.....		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....		
30.	BILLS PAYABLE TO PARENT COMPANY.....		
31.	OTHER LIABILITIES.....		3,633
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		2,193,405
33.	SUBORDINATED NOTES AND DEBENTURES.....		15,000

---

 EQUITY CAPITAL:

34.	COMMON STOCK.....		100,000
35.	OTHER CAPITAL STOCK.....		
36.	SURPLUS.....		45,020
37.	UNDIVIDED PROFITS.....		60,388
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		205,408
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...		2,413,813

---

AVCO CRAIG INDUSTRIAL BANK  
CRAIG

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, IALLA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASST. VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT & CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, JAMES A. POTTER, HERBERT A. SMITH

DECEMBER 31, 1985

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	25,248
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	50,070
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,420,253
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	55,780
C. LOANS, NET.....	1,364,473
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	3,932
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	408
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,444,131

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	111,274
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	159,243
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	173,060
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	2,812
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	446,389
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	159,243
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	175,872
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	574,146
31. OTHER LIABILITIES.....	63,745
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,084,280
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	151,030
37. UNDIVIDED PROFITS.....	108,821
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	359,851
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,444,131

AVCO COLORADO INDUSTRIAL BANK  
DENVER

## OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. PITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT P. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL JR., ASSISTANT VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT & CASHIER

## DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL, JR., GARY L. PITE, GERALD E. GILSTRAP, HERBERT P. SMITH

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	29,578
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	176,607
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,896,356
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	101,714
	C. LOANS, NET.....	2,794,642
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	25,514
11.	FURNITURE AND FIXTURES, NET.....	19,690
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	26,652
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,072,683

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	430,367
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	186,684
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	474
22.	REGULAR CERTIFICATES OF DEPOSIT.....	328,805
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	3,505
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	949,835
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	186,684
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	332,310
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	937,431
31.	OTHER LIABILITIES.....	123,511
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,010,777
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	300,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	320,233
37.	UNDIVIDED PROFITS.....	441,673
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,061,906
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,072,683



AVCO EAST DENVER INDUSTRIAL BANK  
DENVER

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENT; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT P. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASSISTANT VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, JAMES A. POTTER, HERBERT P. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	393,461
2.	U.S. TREASURY SECURITIES.....	9,821
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	12,857
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	74,271
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	745
	C. LOANS, NET.....	73,526
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	4,430
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	3,748
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	497,843

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	24,162
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	36,707
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	200
22.	REGULAR CERTIFICATES OF DEPOSIT.....	131,281
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	2,264
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	194,614
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	36,707
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	133,745
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	6,136
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	200,750
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	40,000
37.	UNDIVIDED PROFITS.....	57,093
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	297,093
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	497,843

AVCO INDUSTRIAL BANK  
DENVER

## OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES, GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASSISTANT VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT/CASHIER

## DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, JAMES A. POTTER, HERBERT F. SMITH

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		4,559
2.	U.S. TREASURY SECURITIES.....		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....		20,784
5.	OTHER BONDS, NOTES AND DEBENTURES.....		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....		
7.	EXCESS FUNDS SOLD.....		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,738,173	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	62,571	
	C. LOANS, NET.....		1,675,602
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		
11.	FURNITURE AND FIXTURES, NET.....		9,127
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15.	OTHER ASSETS.....		2,255
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		1,712,327

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....		19,445
18.	NOW ACCOUNTS.....		
19.	PAYABLE THRU DRAFT ACCOUNTS.....		
20.	MONEY MARKET ACCOUNTS.....		86,533
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		
22.	REGULAR CERTIFICATES OF DEPOSIT.....		29,306
23.	BROKERED DEPOSITS.....		
24.	OTHER TIME DEPOSITS.....		
25.	ACCRUED INTEREST ON ALL DEPOSITS.....		592
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		135,876
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	86,533	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	29,898	
27.	EXCESS FUNDS PURCHASED.....		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
	B. OTHER LIABILITIES FOR BORROWED MONEY.....		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....		
30.	BILLS PAYABLE TO PARENT COMPANY.....		1,036,536
31.	OTHER LIABILITIES.....		110,769
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		1,283,181
33.	SUBORDINATED NOTES AND DEBENTURES.....		

## EQUITY CAPITAL:

34.	COMMON STOCK.....		100,000
35.	OTHER CAPITAL STOCK.....		
36.	SURPLUS.....		128,592
37.	UNDIVIDED PROFITS.....		200,554
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		429,146
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...		1,712,327

BANCAMERICA INDUSTRIAL BANK  
DENVER

OFFICERS-

E. F. RABENOLD, VICE CHAIRMAN; D. A. MCCOY, PRESIDENT; L. G. CONNORS, P. G. HOBSON, SR. VICE-PRESIDENTS; B. W. HANSEN, VICE-PRESIDENT; JERRY GUTIERREZ, VICE-PRESIDENT/MANAGER; R. T. CARLIN, VICE-PRESIDENT; G. J. GIAMALIS, ASSISTANT VICE-PRESIDENT; C J EBY, SECRETARY;

DIRECTORS-

W. J. FENZA, D. A. MCCOY, M. N. PARKS, E. F. RABENOLD

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	154,235
2.	U.S. TREASURY SECURITIES.....	476,041
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	9,990,565
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	103,256
	C. LOANS, NET.....	9,887,309
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	90,126
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	615,132
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	11,222,843

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	210,664
18.	NOW ACCOUNTS.....	191
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,007,529
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,963,975
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	79,741
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,262,100
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,007,720
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)....	1,963,975
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	5,008,312
31.	OTHER LIABILITIES.....	1,141,686
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	9,412,098
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	1,183,517
37.	UNDIVIDED PROFITS.....	427,228
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,810,745
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	11,222,843

BENEFICIAL INDUSTRIAL BANK  
DENVER

## OFFICERS-

WAYNE B. HINSON, CHAIRMAN OF BOARD; ROBERT M. SEED, PRESIDENT; ELIZABETH A. DAWSON, VICE-PRESIDENT/TREASURER; DEBORAH E. TUXWARD, VICE-PRESIDENT & SECRETARY; JANICE L. LEWIS, VICE-PRESIDENT/ASSISTANT TREASURER; NANCY A. WITKOWSKI, VICE-PRESIDENT/ASSISTANT SECRETARY

## DIRECTORS-

ELIZABETH A. DAWSON, WAYNE B. HINSON, ALLYN L. GEER, ROBERT M. SEED, DEBORAH E. TUXWARD

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	320,695
2.	U.S. TREASURY SECURITIES.....	578,973
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	5,522,616
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	93,238
	C. LOANS, NET.....	5,429,378
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	11,618
11.	FURNITURE AND FIXTURES, NET.....	18,658
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	117,875
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	6,477,197

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	72,060
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	71,323
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	4,525,000
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	29,624
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,698,007
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)....	4,625,947
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	245,714
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,943,721
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	675,000
37.	UNDIVIDED PROFITS.....	358,476
38.	RESRRVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,533,476
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)....	6,477,197

BROADWAY MANUFACTURES HANOVER INDUSTRIAL BANK  
DENVER

OFFICERS-

JEFFREY T. RAST, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER  
DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-  
PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT SECRETARY  
REGIS J. FOCHLER, VICE-PRESIDENT  
DIRECTORS-

JEFFREY T. RAST, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH, WILLIAM  
T. MCGOWAN, JOHN P. NEARY, THOMAS N. RYAN, EDWARD W. MAY

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	803,142
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	74,908
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	5,000
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	16,433,772
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	164,502
	C. LOANS, NET.....	16,269,270
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	5,472
11.	FURNITURE AND FIXTURES, NET.....	19,746
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	66,204
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	17,243,742

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	202,266
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,340,053
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	291,965
22.	REGULAR CERTIFICATES OF DEPOSIT.....	3,465,773
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	63,769
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,363,826
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,340,053
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,821,507
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	7,108,204
31.	OTHER LIABILITIES.....	1,513,357
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	13,985,387
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	250,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	1,250,000
37.	UNDIVIDED PROFITS.....	1,758,355
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	3,258,355
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	17,243,742

CHASE MANHATTAN INDUSTRIAL BANK  
DENVER

## OFFICERS-

BARRY C. WESTERLAND, PRESIDENT; TIMOTHY MCGINNIS, VICE-PRESIDENT/CHAIRMAN OF BOARD; MICHAEL E. CARLSON, SECRETARY; WILLIAM DUFFY, TREASURER; PETER J. HUMPHREYS, VICE-PRESIDENT/ASSISTANT SECRETARY; MARTHA A. HOLYFIELD, MARY BELL, ASSISTANT TREASURERS;

## DIRECTORS-

WILLIAM DUFFY, TIMOTHY MCGINNIS, BARRY C. WESTERLAND

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	588,234
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	57,930,814
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	584,000
	C. LOANS, NET.....	57,346,814
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	17,099
11.	FURNITURE AND FIXTURES, NET.....	46,852
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	3,000
15.	OTHER ASSETS.....	854,755
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	58,856,754

---

 LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	25,365
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	298,000
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	19,478
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	342,843
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	317,478
27.	EXCESS FUNDS PURCHASED.....	48,091,157
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	330,812
31.	OTHER LIABILITIES.....	1,454,212
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	50,219,024
33.	SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	6,500,000
37.	UNDIVIDED PROFITS.....	1,637,730
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	8,637,730
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	58,856,754

---

CHAVES INDUSTRIAL BANK  
DENVER

## OFFICERS-

CHRISTINE GROSSMAN, PRESIDENT; STACEY BENTSON, CORPORATE SECRETARY/  
TREASURER; KATHLEEN CHAVES, FIRST VICE-PRESIDENT/SECRETARY

## DIRECTORS-

RICHARD CHAVES, BARBARA KUBAN ROBB, CHRISTINE GROSSMAN

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,249,892
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	325,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	6,353,056
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	61,649
	C. LOANS, NET.....	6,291,407
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	19,643
11.	FURNITURE AND FIXTURES, NET.....	93,541
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	202,550
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	541,042
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	8,723,075

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	590
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	7,805,019
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	429,925
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	8,235,534
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	8,234,944
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	40,471
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	8,276,005
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	300,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	240,000
37.	UNDIVIDED PROFITS.....	92,930-
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	447,070
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	8,723,075

CITICORP DENVER SAVINGS & INDUSTRIAL BANK  
DENVER

## OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER;  
JAMES RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING, JR., VICE-  
PRESIDENT; WILLIAM E. WINGATE, JR., VICE-PRESIDENT; LEONARD W. GROSS,  
ASSISTANT TREASURER

## DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING,  
JR., ROBERT J. WELSH

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	3,763,838
2.	U.S. TREASURY SECURITIES.....	1,015,339
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	14,927,621
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	155,582
	C. LOANS, NET.....	14,772,039
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	26,845
11.	FURNITURE AND FIXTURES, NET.....	47,341
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	164,986
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	19,790,388

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	38,685
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,794,861
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	859,708
22.	REGULAR CERTIFICATES OF DEPOSIT.....	13,001,271
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	32,177
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	15,726,702
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,794,861
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)....	13,893,156
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	441,133
31.	OTHER LIABILITIES.....	236,827
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	16,404,662
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	2,000,000
37.	UNDIVIDED PROFITS.....	885,726
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	3,385,726
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	19,790,388



COMMERCIAL CREDIT INDUSTRIAL BANK  
DENVER

## OFFICERS-

THOMAS MULDOWNNEY, PRESIDENT; JAMES MCINTIRE, ROBERT VOSS, EDWARD  
QUESENBERRY, LEO BREWER, VICE PRESIDENTS; SHEILA NATHANSON, SECRETARY;  
RZECZKOWSKI, TREASURER

## DIRECTORS-

JAMES MULLINS, GERALD PETERSON, RAYMOND TERHOST

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	100,760
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	6,429,166
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	84,925
	C. LOANS, NET.....	6,344,241
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	10,736
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	60,716
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	6,516,453

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	222,598
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	59,025
22.	REGULAR CERTIFICATES OF DEPOSIT.....	228,401
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	2,015
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	512,039
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	289,441
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	4,431,439
31.	OTHER LIABILITIES.....	631,447
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,574,925
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	563,625
37.	UNDIVIDED PROFITS.....	277,903
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	941,528
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	6,516,453

---

COMMERCIAL INDUSTRIAL BANK  
DENVER

## OFFICERS-

WENDELL L. DIXON, PRESIDENT; LOUIS DURFEE, GARY E. COTTRELL, GEORGE R. WOODRUFF, ROSSITER A. ARMSTRONG, FRED KOHLRUSS, JAMES A. RICHARDS, JOHN BOLGER, TROY GOODWIN, JOSEPH L. HENRY, GAYLORD E. FRANCIS, DAVID C. SEELY, OWEN M. HAMILTON, JOSEPH P. TIMPONE, DAVID M. LACKEY, ROBERT R. PATTON, JAMES S. SNYDER, DONALD C. BRYERS, GEORGE M. LINDSTROM, TIMOTHY A. TEMPLE, VICE-PRESIDENTS; LYSLE ABBOTT, SECRETARY; THOMAS P. GULLEY, WILLIAM A. ROTZIEN, ASSISTANT SECRETARIES; JAMES E. ROBINSON, TREASURER; ROBERT P. PLUMMER, ASSISTANT TREASURER; ARTHUR D. HOLLEY, CASHIER

## DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, LYSLE ABBOTT, GAYLORD E. FRANCIS

---

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	500
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,724,417
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	97,821
	C. LOANS, NET.....	3,626,596
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	1,587
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	160,482
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	7,414
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,796,579

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)....	
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	46,564
30.	BILLS PAYABLE TO PARENT COMPANY.....	1,060,177
31.	OTHER LIABILITIES.....	16,790
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,123,531
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	1,000,000
37.	UNDIVIDED PROFITS.....	1,173,048
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	2,673,048
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,796,579

CREDITHRIFT INDUSTRIAL BANK  
DENVER

OFFICERS-

WENDELL L. DIXON, PRESIDENT; LOUIS DURFEE, GARY E. COTTRELL, GEORGE R. WOODRUFF, ROSSITER A. ARMSTRONG, FRED KOHLRUSS, JAMES A. RICHARDS, JOHN BOLGER, TROY GOODWIN, JOSEPH L. HENRY, GAYLORD E. FRANCIS, DAVID C. SEELEY, OWEN M. HAMILTON, JOSEPH P. TIMPONE, DAVID M. LACKEY, ROBERT R. PATTON, JAMES S. SNYDER, DONALD C. BRYERS, GEORGE M. LINDSTROM, TIMOTHY TEMPLE, VICE-PRESIDENTS; LYSLE I. ABBOTT, SECRETARY; THOMAS P. GULLEY, WILLIAM A. ROTZIEN, ASSISTANT SECRETARIES; JAMES E. ROBINSON, TREASURER; ROBERT P. PLUMMER, ASSISTANT TREASURER; ARTHUR D. HOLLEY, CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, LYSLE ABBOTT, GAYLORD E. FRANCIS

DECEMBER 31, 1985

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		500
2. U.S. TREASURY SECURITIES.....		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....		
5. OTHER BONDS, NOTES AND DEBENTURES.....		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....		
7. EXCESS FUNDS SOLD.....		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,316,750	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	87,116	
C. LOANS, NET.....		3,229,634
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		
11. FURNITURE AND FIXTURES, NET.....		6,681
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		12,617
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		3,249,432

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....		
18. NOW ACCOUNTS.....		
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		
22. REGULAR CERTIFICATES OF DEPOSIT.....		
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....		
27. EXCESS FUNDS PURCHASED.....		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
B. OTHER LIABILITIES FOR BORROWED MONEY.....		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....		
30. BILLS PAYABLE TO PARENT COMPANY.....		1,119,633
31. OTHER LIABILITIES.....		26,359
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		1,145,992
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....		200,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		800,000
37. UNDIVIDED PROFITS.....		1,103,440
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		2,103,440
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...		3,249,432

DENVER MANUFACTURES HANOVER INDUSTRIAL BANK  
DENVER

## OFFICERS-

JEFFREY T. RAST, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER  
DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-  
PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT SECRETARY;  
REGIS J. FOCHLER, VICE-PRESIDENT

## DIRECTORS-

JEFFREY T. RAST, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH, WILLIAM  
T. MCGOWAN, JOHN P. NEARY, THOMAS M. RYAN, EDWARD W. MAY

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	831,511
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	68,400
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	9,739,782
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	97,633
	C. LOANS, NET.....	9,642,149
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	15,964
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	68,389
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	10,626,413

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	186,790
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,598,194
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	97,145
22.	REGULAR CERTIFICATES OF DEPOSIT.....	3,119,288
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	43,699
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,045,116
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,598,194
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,260,132
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	626,950
31.	OTHER LIABILITIES.....	1,198,266
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	6,870,332
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	2,400,000
37.	UNDIVIDED PROFITS.....	1,256,081
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	3,756,081
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	10,626,413

DENVER SUNAMERICA INDUSTRIAL BANK  
DENVER

## OFFICERS-

MILTON KATZ, PRESIDENT/DIRECTOR; JAMES F. CLINE, MORTON H. MANDEL, GLENN W. PERKINS, VICE-PRESIDENTS; LEONARD A. ZYCH, VICE-PRESIDENT/DIRECTOR; JAMES E. WANNER, SECRETARY/DIRECTOR; KENNETH J. DACEK, CASHIER/TREASURER; ROBERT J. KAPITAN, YOLANDA A. LIOTTA, ASSISTANT SECRETARIES; CHARLES D. ARCHER, RAYMOND A. MUNNINGS, ASSISTANT VICE-PRESIDENTS; DONNA J. ROLNICKI, ASSISTANT CASHIER

## DIRECTORS-

MILTON KATZ, JAMES E. WANNER, LEONARD A. ZYCH

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	16,765
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	50,853
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	13,417,643
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	153,199
	C. LOANS, NET.....	13,264,444
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	5,429
11.	FURNITURE AND FIXTURES, NET.....	13,533
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	117,443
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	13,468,467

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	62,722
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	192,012
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	101,157
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	8,311
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	364,202
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	192,012
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	109,468
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	11,336,590
31.	OTHER LIABILITIES.....	18,273
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	11,719,065
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	835,000
37.	UNDIVIDED PROFITS.....	414,402
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,749,402
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)....	13,468,467

---

FIRSTMARK CHERRY CREEK INDUSTRIAL BANK  
DENVER

## OFFICERS-

T.D. PROVANCE, PRESIDENT & CHAIRMAN; ROGER D. DRILL, JOHN M. PINE, LEONARD ROCHWARGER, W.F. SMITH, VICE-PRESIDENTS; G.B.P. WARD, JR., SECRETARY; A.G. DECECCO, VICE-PRESIDENT & ASSISTANT SECRETARY; L. OVERSON, VICE-PRESIDENT

## DIRECTORS-

JOHN M. PINE, W. F. SMITH, T.D. PROVANCE, R.E. DRILL, H.A. WOLTZEN, JR. G.B.P. WARD, JR.

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	564,079
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	4,086,395
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	43,742
	C. LOANS, NET.....	4,042,653
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	2,086
11.	FURNITURE AND FIXTURES, NET.....	15,142
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	51,677
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,675,637

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	28,702
18.	NOW ACCOUNTS.....	34,113
19.	PAYABLE THRU DRAFT ACCOUNTS.....	44,741
20.	MONEY MARKET ACCOUNTS.....	839,376
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	9,918
22.	REGULAR CERTIFICATES OF DEPOSIT.....	2,122,925
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	92,096
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,171,871
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	918,230
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,224,939
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	300,000
31.	OTHER LIABILITIES.....	16,243
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,488,114
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	800,000
37.	UNDIVIDED PROFITS.....	187,523
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,187,523
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	4,675,637

MANUFACTURERS HANOVER INDUSTRIAL BANK  
DENVER

## OFFICERS-

JEFFREY T. RAST, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER  
DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-  
PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT SECRETARY;  
REGIS J. FOCHLER, VICE-PRESIDENT

## DIRECTORS-

JEFFREY T. RAST, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH, WILLIAM  
T. MCGOWAN, JOHN P. NEARY, THOMAS M. RYAN, EDWARD W. MAY

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	838,364
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	184,681
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	10,211,344
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	102,216
	C. LOANS, NET.....	10,109,128
10.	BANK PREMISES AND LEASHOLD IMPROVEMENTS, NET.....	26,559
11.	FURNITURE AND FIXTURES, NET.....	16,346
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	72,874
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	11,247,952

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	196,150
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	2,255,218
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	254,762
22.	REGULAR CERTIFICATES OF DEPOSIT.....	3,751,363
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	43,067
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	6,500,560
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,255,218
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	4,049,192
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	933,751
31.	OTHER LIABILITIES.....	1,160,712
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	8,595,023
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	300,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	1,200,000
37.	UNDIVIDED PROFITS.....	1,152,929
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	2,652,929
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	11,247,952

METROPOLITAN INDUSTRIAL BANK  
DENVER

## OFFICERS-

VICTOR LEDERMAN, PRESIDENT; DANNI LEDERMAN, VICE-PRESIDENT/SECRETARY;  
HARLAN RAY, TREASURER, CHARLES CARVER, VICE-PRESIDENT/LENDING;

## DIRECTORS-

MICHAEL BRUNSCHWIG, ISSAC KAISER, DANNI LEDERMAN, VICTOR LEDERMAN,  
HARLAN RAY.

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	3,905,000
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	31,000
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	10,749,000
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	107,000
	C. LOANS, NET.....	10,642,000
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	277,000
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	342,000
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	452,000
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	15,649,000

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	651,000
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,174,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,177,000
22.	REGULAR CERTIFICATES OF DEPOSIT.....	10,978,000
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	185,000
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	14,165,000
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,174,000
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	12,340,000
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	101,000
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	43,000
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	259,000
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	14,568,000
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	528,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	322,000
37.	UNDIVIDED PROFITS.....	231,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,081,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	15,649,000



NORTH DENVER 1ST INDUSTRIAL BANK  
DENVER

## OFFICERS-

W. HAROLD DOBSON, CHAIRMAN OF BOARD/PRESIDENT; JAMES S. C. VAN SICKLE,  
VICE-PRESIDENT; HARRIS H. SIMMONS, TREASURER; B. IYNNNE MURRAY, SECRETARY  
HARRIS H. SIMMONS, ASSISTANT SECRETARY

## DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, JAMES S. C. VANSICKLE, HARRIS  
H. SIMMONS

DECEMBER 31, 1985

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	71,860
2. U.S. TREASURY SECURITIES.....	212,064
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,554,838
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	45,856
C. LOANS, NET.....	3,508,982
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	29-
11. FURNITURE AND FIXTURES, NET.....	3,492
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	619
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	63,971
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,860,959

## LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	50,137
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	599,805
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	121,010
22. REGULAR CERTIFICATES OF DEPOSIT.....	884,162
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	16,738
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,671,852
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	599,805
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,021,910
27. EXCESS FUNDS PURCHASED.....	1,649,000
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	81,930
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,402,782
33. SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	100,000
37. UNDIVIDED PROFITS.....	158,177
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	458,177
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,860,959

PARK SUNAMERICA INDUSTRIAL BANK  
DENVER

## OFFICERS-

MILTON KATZ, PRESIDENT/DIRECTOR; JAMES F. CLINE, MORTON H. MANDEL, GLENN W. PERKINS, VICE-PRESIDENTS; LEONARD A. ZYCH, VICE-PRESIDENT/DIRECTOR; JAMES E. WANNER, SECRETARY/DIRECTOR; KENNETH J. DACEK, CASHIER & TREASURER; ROBERT J. KAPITAN, YOLANDA A. LIOTTA, ASSISTANT SECRETARIES CHARLES D. ARCHER, JOSEPHINE PERRY, ASSISTANT VICE-PRESIDENTS; CHARLES S. MEYER, ASSISTANT CASHIER

## DIRECTORS-

KATZ MILTON, JAMES E. WANNER, LEONARD A. ZYCH

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	15,423
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	50,146
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	21,730,174
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	236,954
	C. LOANS, NET.....	21,493,220
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	1,080
11.	FURNITURE AND FIXTURES, NET.....	20,993
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	211,275
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	21,792,137

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	26,531
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	70,000
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	95,083
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	4,352
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	195,966
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	70,000
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	99,435
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	19,653,529
31.	OTHER LIABILITIES.....	27,306
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	19,876,801
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	835,000
37.	UNDIVIDED PROFITS.....	580,336
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,915,336
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	21,792,137

---

RESOURCES INDUSTRIAL BANK  
DENVER

## OFFICERS-

RICHARD P. HEBNER, PRESIDENT; DAVID C. MANN, SR. VICE-PRESIDENT;  
M. KATHALYNN HARDISTY, VICE-PRESIDENT/CASHIER;  
ARTHUR J. FLEMMING, LOAN OFFICER; STEPHEN GOLDSMITH, CHAIRMAN OF BOARD

## DIRECTORS-

ARTHUR H. GOLDBERG, STEPHEN GOLDSMITH, RICHARD P. HEBNER, GERARD M.  
LAVIN, STEPHEN SIMMS

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,087,166
2.	U.S. TREASURY SECURITIES.....	2,508,320
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	7,540,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	13,328,250
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	139,862
	C. LOANS, NET.....	13,188,388
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	29,666
11.	FURNITURE AND FIXTURES, NET.....	64,981
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	37,450
15.	OTHER ASSETS.....	380,486
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	24,836,457

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	268,045
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	5,054,965
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	76,891
22.	REGULAR CERTIFICATES OF DEPOSIT.....	2,588,257
23.	BROKED DEPOSITS.....	12,885,424
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	368,917
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	21,242,499
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	5,054,965
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	15,919,489
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	318
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	56,411
31.	OTHER LIABILITIES.....	123,055
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	21,422,283
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	1,050,000
37.	UNDIVIDED PROFITS.....	2,164,174
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	3,414,174
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	24,836,457

ROCKY MOUNTAIN 1ST INDUSTRIAL BANK  
DENVER

## OFFICERS-

CLIFFORD E. KATALIN, PRESIDENT; DANIEL O. KELLER, EXECUTIVE VICE-  
PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS SIMMONS, TREASURER

## DIRECTORS-

HAROLD W. DOBSON, CLIFFORD O. KATALIN, DANIEL O. KELLER, HARRIS SIMMONS,  
DALE WESTERGARD

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	796,360
2.	U.S. TREASURY SECURITIES.....	2,114,908
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	959,038
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	12,000
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	13,298,956
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	159,797
	C. LOANS, NET.....	13,139,159
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	21,452
11.	FURNITURE AND FIXTURES, NET.....	28,244
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	85,679
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	223,665
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	17,380,505

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	3,333,074
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,025,999
22.	REGULAR CERTIFICATES OF DEPOSIT.....	11,445,545
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	222,640
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	16,027,258
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)....	12,694,184
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	128,324
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	16,155,582
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	200,000
37.	UNDIVIDED PROFITS.....	824,923
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,224,923
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	17,380,505

SECURITY INDUSTRIAL BANK  
DENVER

## OFFICERS-

MIKE M. PAPPAS, CHIEF EXEC. OFFICER; JAMES A. BARE, PRESIDENT/CHIEF OPERATING OFFICER; WAYNE L. EVANS, EXECUTIVE VICE-PRESIDENT; L. VANE CARROLL, JR., EUGENE C. CALL, SR. VICE-PRESIDENTS; GARY M. SMITH, SR. VICE-PRESIDENT/SECRETARY; GEORGE J. ABRUSCATO, VICE-PRESIDENT/CONTROLLER; BRUCE F. ANTENBERG, VICE-PRESIDENT/TREASURER/CASHIER; CARL A. SOLDAN, VICE-PRESIDENT/GENERAL MANAGER; ALAN W. RAU, ASST. VICE PRESIDENT; MICHELLE A. PIVAR, ASST. VICE-PRESIDENT/ASSISTANT SECRETARY; PEGGY H. KRAMER, ASSISTANT SECRETARY; SCOTT L. STANTON, JOHN R. ENGELHARDT, ASSISTANT TREASURERS

## DIRECTORS-

JAMES A. BARE, CARL F. GEUTHER, MIKE M. PAPPAS, STEPHEN P. ADAMS, EUGENE C. CALL, L. VANE CARROLL, JR., GARY M. SMITH

DECEMBER 31, 1985

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	660,460
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	4,795,279
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	47,993
C. LOANS, NET.....	4,747,286
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	18,937
11. FURNITURE AND FIXTURES, NET.....	10,082
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	29,523
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,466,288

## LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	45,829
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	926,505
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	61,468
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,977,801
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	71,745
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,083,348
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	926,505
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,111,014
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	17,663
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,101,011
33. SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	600,000
37. UNDIVIDED PROFITS.....	265,277
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,365,277
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	5,466,288

SECURITY PACIFIC INDUSTRIAL BANK  
DENVER

## OFFICERS-

KENNETH H. PROCTOR, PRESIDENT; TIMOTHY P. DEVLIN, VICE-PRESIDENT;  
RICHARD P. MCMANUS, VICE-PRESIDENT/SECRETARY; CLAUDIA CHAN-SHAPER, VICE-  
PRESIDENT/CONTROLLER; HAROLD OWENS, CARL F. DETWEILER,  
CHARLES G. DAHL, VICE-PRESIDENT; ANNA HINDS, BANK MANAGER

## DIRECTORS-

KENNETH H. PROCTOR, TIMOTHY P. DEVLIN, RICHARD P. MCMANUS

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,100
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	4,594,831
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	141,095
	C. LOANS, NET.....	4,453,736
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	7,925
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	46,073
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,509,834

---

 LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	3,081,479
31.	OTHER LIABILITIES.....	88,390
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,169,869
33.	SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	550,000
37.	UNDIVIDED PROFITS.....	589,965
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,339,965
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	4,509,834

---

FIRST SUMMIT INDUSTRIAL BANK  
DILLON

OFFICERS-

BEN I. TAYLOR, PRESIDENT; ELIZABETH P. BASHANT, CASHIER

DIRECTORS-

ELIZABETH BASHANT, ELIOTT B. ROBERTSON, BEN I. TAYLOR, WINTON A. WINTER

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		485,444
2.	U.S. TREASURY SECURITIES.....		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....		
5.	OTHER BONDS, NOTES AND DEBENTURES.....		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....		
7.	EXCESS FUNDS SOLD.....		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,543,824	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	15,510	
	C. LOANS, NET.....		1,528,314
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		1,832
11.	FURNITURE AND FIXTURES, NET.....		6,779
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		55,623
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15.	OTHER ASSETS.....		22,543
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		2,100,535

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....		58,621
18.	NOW ACCOUNTS.....		165,269
19.	PAYABLE THRU DRAFT ACCOUNTS.....		328,381
20.	MONEY MARKET ACCOUNTS.....		591,515
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		
22.	REGULAR CERTIFICATES OF DEPOSIT.....		641,827
23.	BROKERED DEPOSITS.....		
24.	OTHER TIME DEPOSITS.....		
25.	ACCRUED INTEREST ON ALL DEPOSITS.....		35,008
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		1,820,621
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,085,165	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)....	676,835	
27.	EXCESS FUNDS PURCHASED.....		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
	B. OTHER LIABILITIES FOR BORROWED MONEY.....		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....		
30.	BILLS PAYABLE TO PARENT COMPANY.....		
31.	OTHER LIABILITIES.....		75,850-
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		1,744,771
33.	SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34.	COMMON STOCK.....		100,000
35.	OTHER CAPITAL STOCK.....		
36.	SURPLUS.....		200,000
37.	UNDIVIDED PROFITS.....		55,764
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		355,764
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)....		2,100,535

HOUSEHOLD DURANGO INDUSTRIAL BANK  
DURANGO

## OFFICERS-

MARIANNE F. VANRIEL, VICE-PRESIDENT

## DIRECTORS-

MIKE HENTZE, MARIANNE VAN RIEL, MICHAEL D. WILLIAMS

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	203,872
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,079,563
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	15,994
	C. LOANS, NET.....	
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	5,903
11.	FURNITURE AND FIXTURES, NET.....	19,591
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	140,000
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	22,201
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,455,136

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	72,657
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	289,889
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	96,866
22.	REGULAR CERTIFICATES OF DEPOSIT.....	745,739
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	13,944
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,219,095
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	289,889
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	856,549
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	7,043
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,226,138
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	100,000
37.	UNDIVIDED PROFITS.....	28,998
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	228,998
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,455,136



COLORADO INDUSTRIAL BANK  
EATON

## OFFICERS-

WILLIAM A. BOWNESS, PRESIDENT; MELVIN D. SEVERSON, EXECUTIVE VICE-  
PRESIDENT; LINDA E. YOST, CASHIER; VELMA L. DILLON, VICE PRESIDENT

## DIRECTORS-

CARL A. BENSON, LAVERNE E. BOWNESS, WILLIAM BOWNESS, VELMA L. DILLON,  
MELVIN D. SEVERSON, JOHN BOWNESS

---

DECEMBER 31, 1985

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	342,936
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	69,600
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	20,000
5. OTHER BONDS, NOTES AND DEBENTURES.....	28,702
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	175,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	926,776
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	26,485
C. LOANS, NET.....	900,291
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	34,536
11. FURNITURE AND FIXTURES, NET.....	20,764
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	159,586
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,751,415

---

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	182,363
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	214,545
20. MONEY MARKET ACCOUNTS.....	263,884
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	51,239
22. REGULAR CERTIFICATES OF DEPOSIT.....	767,124
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	15,630
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,494,785
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	478,429
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	833,993
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	8,409
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,503,194
33. SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	125,000
37. UNDIVIDED PROFITS.....	23,221
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	248,221
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,751,415

---

AVCO ENGLEWOOD INDUSTRIAL BANK  
ENGLEWOOD

## OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASSISTANT VICE-PRESIDENT; DONALD THOMAS, VICE-PRESIDENT/CASHIER

## DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL, JR., GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	32,739
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	25,178
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,198,165
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	121,396
	C. LOANS, NET.....	3,076,769
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	506
11.	FURNITURE AND FIXTURES, NET.....	5,154
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	1,891
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,142,237

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	53,914
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	9,940
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	89,045
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	796
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	153,695
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	9,940
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	89,841
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	2,170,661
31.	OTHER LIABILITIES.....	142,829
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,467,185
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	400,000
37.	UNDIVIDED PROFITS.....	175,052
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	675,052
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,142,237

AVCO SOUTHEAST INDUSTRIAL BANK  
ENGLEWOOD

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW; VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. PITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGIER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; JAMES A. POTTER, ASSISTANT VICE-PRESIDENT; JUDITH A. DUNLEY, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. PITE, GERALD E. GILSTRAP, HERBERT F. SMITH, JAMES A. POTTER

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	8,120
2.	U.S. TREASURY SECURITIES.....	9,822
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,556,711
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	88,954
	C. LOANS, NET.....	2,467,757
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	3,602
11.	FURNITURE AND FIXTURES, NET.....	10,345
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	47,605
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,547,251

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	20,782
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	65,502
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	3,119
22.	REGULAR CERTIFICATES OF DEPOSIT.....	
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	145
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	89,548
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	65,582
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,264
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	1,385,338
31.	OTHER LIABILITIES.....	173,357
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,648,243
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	550,000
37.	UNDIVIDED PROFITS.....	149,008
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	899,008
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)....	2,547,251

CITICORP ENGLEWOOD SAVINGS & INDUSTRIAL BANK  
ENGLEWOOD

## OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER;  
JAMES T. RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING, JR.,  
WILLIAM E. WINGATE, JR., VICE-PRESIDENTS; LEONARD W. GROSS, ASSISTANT  
TREASURER

## DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING,  
JR., ROBERT J. WELSH

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,963,875
2.	U.S. TREASURY SECURITIES.....	1,015,338
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	21,425,431
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	229,926
	C. LOANS, NET.....	21,195,505
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	65,259
11.	FURNITURE AND FIXTURES, NET.....	74,211
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	216,800
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	24,530,988

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	54,710
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,958,382
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,039,604
22.	REGULAR CERTIFICATES OF DEPOSIT.....	14,994,634
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	32,067
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	18,079,397
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,958,382
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	16,066,305
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	1,642,194
31.	OTHER LIABILITIES.....	601,747
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	20,323,338
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	2,000,000
37.	UNDIVIDED PROFITS.....	1,707,650
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	4,207,650
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	24,530,988

GREENWOOD INDUSTRIAL BANK  
ENGLEWOOD

OFFICERS-

ROBERT S. HART, PRESIDENT; LINDA S. WILSON, OFFICER; WILLIAM T. PATTIE, OFFICER

DIRECTORS-

ROBERT S. HART, CHARLES A. KING, LARRY R. MAGNUSON, GRADY FRANKLIN, MAPLES, THOMAS N. SCHEFFEL

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,321,936
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	5,332,137
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	54,243
	C. LOANS, NET.....	5,277,894
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	7,344
11.	FURNITURE AND FIXTURES, NET.....	11,820
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	501,305
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	379,467
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	7,499,766

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	223,757
18.	NOW ACCOUNTS.....	381,183
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	2,288,240
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	713,106
22.	REGULAR CERTIFICATES OF DEPOSIT.....	3,376,536
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	74,886
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	7,057,708
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,669,423
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	4,164,528
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	103,424
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	7,161,132
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	185,000
37.	UNDIVIDED PROFITS.....	53,634
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	338,634
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	7,499,766

LABOR FINANCE INDUSTRIAL BANK  
ENGLEWOOD

OFFICERS-

GLEN B. CLARK, SR., CHAIRMAN OF BOARD, FRANK S. PETERSON, PRESIDENT;  
C. P. PARRISH, VICE-PRESIDENT; GLEN B. CLARK, JR., SECRETARY

DIRECTORS-

GLEN B. CLARK JR., GLEN B. CLARK SR., NICHOLAS J. MEAGHER, JR., FRANK S. PETERSON, C. P. PARRISH

---

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	180,000
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	
	C. LOANS, NET.....	
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	180,000

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....
18.	NOW ACCOUNTS.....
19.	PAYABLE THRU DRAFT ACCOUNTS.....
20.	MONEY MARKET ACCOUNTS.....
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....
22.	REGULAR CERTIFICATES OF DEPOSIT.....
23.	BROKERED DEPOSITS.....
24.	OTHER TIME DEPOSITS.....
25.	ACCRUED INTEREST ON ALL DEPOSITS.....
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....
27.	EXCESS FUNDS PURCHASED.....
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....
	B. OTHER LIABILITIES FOR BORROWED MONEY.....
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....
30.	BILLS PAYABLE TO PARENT COMPANY.....
31.	OTHER LIABILITIES.....
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....
33.	SUBORDINATED NOTES AND DEBENTURES.....

EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	30,000
37.	UNDIVIDED PROFITS.....	50,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	180,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	180,000

---

JEFFERSON INDUSTRIAL BANK  
EVERGREEN

## OFFICERS-

RONALD F. WEISZMANN, PRESIDENT; DIANE C. KAY, ROSINA M. GIBB, TRENT  
HEITZ, VICE-PRESIDENTS; NANCY L. STAGGS, SECRETARY/CASHIER

## DIRECTORS-

ROSINA M. GIBB, DIANE C. KAY, RONALD F. WEISZMANN

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,178,173
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	4,284,182
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,554,824
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	16,244
	C. LOANS, NET.....	1,538,580
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	3,243
11.	FURNITURE AND FIXTURES, NET.....	129,843
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	146
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	36,942
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	7,171,109

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	271,991
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,450,479
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	190,827
22.	REGULAR CERTIFICATES OF DEPOSIT.....	882,579
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	7,665
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	28,822
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,832,363
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,450,479
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,109,893
27.	EXCESS FUNDS PURCHASED.....	3,360,674
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	3,606
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	6,196,643
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	123,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	577,000
37.	UNDIVIDED PROFITS.....	274,466
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	974,466
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)....	7,171,109

AVCO FORT COLLINS INDUSTRIAL BANK  
FORT COLLINS

## OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASSISTANT VICE-PRESIDENT; PAUL TOLLIVERO, VICE-PRESIDENT/CASHIER

## DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL, JR., GARY L. FITE,  
GERALD E. GILSTRAP, HERBERT F. SMITH

---

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	15,122
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	119,846
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,255,008
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	128,862
	C. LOANS, NET.....	3,126,146
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	6,394
11.	FURNITURE AND FIXTURES, NET.....	6,912
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	15,865
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	5,026
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,295,311

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	95,370
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	212,028
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	68
22.	REGULAR CERTIFICATES OF DEPOSIT.....	142,524
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	2,088
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	452,078
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	212,028
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	144,680
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	1,669,507
31.	OTHER LIABILITIES.....	131,673
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,253,258
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	241,793
37.	UNDIVIDED PROFITS.....	700,260
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,042,053
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,295,311



CITICORP FORT COLLINS SAVINGS & INDUSTRIAL BANK  
FORT COLLINS

## OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER;  
JAMES T. RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING, JR.,  
WILLIAM E. WINGATE, JR., VICE-PRESIDENTS; LEONARD W. GROSS, ASSISTANT  
TREASURER

## DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING,  
JR., ROBERT J. WELSH

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,376,386
2.	U.S. TREASURY SECURITIES.....	1,015,338
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	16,236,410
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	172,403
	C. LOANS, NET.....	16,064,007
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	31,738
11.	FURNITURE AND FIXTURES, NET.....	36,782
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	84,831
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	173,288
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	18,782,370

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	109,255
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	2,782,977
20.	MONEY MARKET ACCOUNTS.....	485,606
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	10,937,224
22.	REGULAR CERTIFICATES OF DEPOSIT.....	
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	27,030
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	14,342,092
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,782,977
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	11,449,860
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	538,831
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	14,880,923
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	2,300,000
37.	UNDIVIDED PROFITS.....	1,401,447
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	3,901,447
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	18,782,370

FORT COLLINS 1ST INDUSTRIAL BANK  
FORT COLLINS

## OFFICERS-

W. HAROLD DOBSON, CHAIRMAN OF BOARD/VICE-PRESIDENT; ROBERT J. MAWHINNEY, PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS SIMMONS, TREASURER/ ASSISTANT SECRETARY

## DIRECTORS-

W. HAROLD DOBSON, CLIFFORD KATALIN, ROBERT J. MAWHINNEY, HARRIS H. SIMMONS, DALE WESTERGARD

DECEMBER 31, 1985

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	422,237
2. U.S. TREASURY SECURITIES.....	180,226
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	10,500
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	17,560,816
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	280,973
C. LOANS, NET.....	17,279,843
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	428
11. FURNITURE AND FIXTURES, NET.....	12,183
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	143,504
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	278,411
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	18,327,332

## LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	354,086
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	600,540
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	265,431
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,255,517
23. BROKERED DEPOSITS.....	100,000
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	50,370
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,625,944
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	954,626
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,671,318
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	13,010,500
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	512,263
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	17,148,707
33. SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	150,000
37. UNDIVIDED PROFITS.....	828,625
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,178,625
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	18,327,332

FORT COLLINS COLORADO INDUSTRIAL BANK  
FORT COLLINS

OFFICERS-

JACK D. WANSTREET, PRESIDENT; GLENDA R. TEMPLEMAN, ASSISTANT  
CASHIER/SECRETARY; DON L. GRIMSLEY, EXECUTIVE VICE-PRESIDENT

DIRECTORS-

JACK D. WANSTREET, RICHARD J. ZIEMAN, MICHAEL E. PRENZLOW, LESTER LERICH  
ROBERT R. STAFFORD, RAYMOND A. MURRAY, JOHN D. RANKIN

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	309,418
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	199,691
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,073,713
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	23,000
	C. LOANS, NET.....	2,050,713
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	22,255
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	30,931
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	77,936
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,690,944

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	92,316
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	1,358,693
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	51,790
22.	REGULAR CERTIFICATES OF DEPOSIT.....	869,192
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	14,994
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,386,985
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	1,833
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,388,818
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	40,000
37.	UNDIVIDED PROFITS.....	62,126
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	302,126
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	2,690,944

FORT COLLINS SUNAMERICA INDUSTRIAL BANK  
FORT COLLINS

## OFFICERS-

MILTON KATZ, PRESIDENT/DIRECTOR; JAMES P. CLINE, MORTON H. MANDEL, GLENN W. PERKINS, VICE-PRESIDENTS; LEONARD A. ZYCH, VICE-PRESIDENT/DIRECTOR; JAMES E. WANNER, SECRETARY/DIRECTOR; KENNETH J. DACEK, CASHIER/TREASURER; ROBERT J. KAPITAN, YOLANDA A. LIOTTA, ASSISTANT SECRETARIES; CHARLES D. ARCHER, PATRICIA TELLEN, ASSISTANT VICE-PRESIDENTS; CHARLES C. JACK, JR., ASSISTANT CASHIER

## DIRECTORS-

MILTON KATZ, JAMES E. WANNER, LEONARD A. ZYCH

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	10,688
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	51,233
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	9,087,731
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	109,570
	C. LOANS, NET.....	8,978,161
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	4,201
11.	FURNITURE AND FIXTURES, NET.....	11,446
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	168,164
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	9,223,893

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	13,595
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	170,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	46,873
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	2,862
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	233,330
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	170,000
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	49,735
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	6,425,664
31.	OTHER LIABILITIES.....	1,178
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	6,660,172
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	1,000,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	1,000,000
37.	UNDIVIDED PROFITS.....	563,721
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	2,563,721
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	9,223,893

FORT COLLINS U. S. INDUSTRIAL BANK  
FORT COLLINS

OFFICERS-

KEITH H. MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; ROBERT W. ELDER, VICE-PRESIDENT; R. C. DICKIE, SR. VICE-PRESIDENT; T. C. MCCAMEY, SECRETARY; T. DALRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	290,803
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	4,265,917
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	62,327
	C. LOANS, NET.....	4,203,590
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	59
11.	FURNITURE AND FIXTURES, NET.....	23,193
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	47,386
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,565,031

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	5,082
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	611,156
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,885
22.	REGULAR CERTIFICATES OF DEPOSIT.....	773,713
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	7,287
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,399,123
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	611,156
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	782,885
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	2,012,581
31.	OTHER LIABILITIES.....	29,015
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,440,719
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	300,000
37.	UNDIVIDED PROFITS.....	324,312
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,124,312
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	4,565,031

MONROE INDUSTRIAL BANK  
 PORT COLLINS

## OFFICERS-

BEVERLY A. MUCHA, PRESIDENT; JULIE J. MURRAY, BRUCE E. BRADBURY,  
 EXECUTIVE VICE-PRESIDENTS; BEVERLY L. JONES, CASHIER; JULIE MURRAY,  
 CORPORATE SECRETARY; JEANNE BARTON, ASSISTANT CASHIER

## DIRECTORS-

MICHAEL C. GEISE, BEVERLY A. MUCHA, BARBARA J. RAY

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	330,271
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	6,761,331
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	2,739
	C. LOANS, NET.....	6,758,592
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	59,317
11.	FURNITURE AND FIXTURES, NET.....	56,609
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	67,045
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	545,367
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	7,817,201

---

 LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	78,563
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	946,831
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	414,413
22.	REGULAR CERTIFICATES OF DEPOSIT.....	5,676,220
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	76,564
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	7,192,591
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,025,394
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	6,167,197
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	90,000
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	176,733
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	7,459,324
33.	SUBORDINATED NOTES AND DEBENTURES.....	3,200

---

 EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	140,000
37.	UNDIVIDED PROFITS.....	14,522
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	155
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	354,677
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	7,817,201

---

FORT LUPTON INDUSTRIAL BANK  
FORT LUPTON

## OFFICERS-

DIETER R. KOMINSKI, PRESIDENT; ROLLAND M. WOLFE, VICE-PRESIDENT; SAM S.  
FUNAKOSHI, CASHIER

## DIRECTORS-

DIETER R. KOMINSKI, ROLLAND M. WOLFE, SAM S. FUNAKOSHI

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	624,318
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	256,641
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,906,671
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	21,196
	C. LOANS, NET.....	1,885,475
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	2,033
11.	FURNITURE AND FIXTURES, NET.....	22,710
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	93,130
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,884,307

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	220,081
18.	NOW ACCOUNTS.....	223,422
19.	PAYABLE THRU DRAFT ACCOUNTS.....	18,660
20.	MONEY MARKET ACCOUNTS.....	582,099
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	169,560
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,351,465
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	26,671
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,591,958
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	824,181
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,521,025
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	33,621
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,625,579
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	60,000
37.	UNDIVIDED PROFITS.....	98,728
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	258,728
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	2,884,307

MORGAN INDUSTRIAL BANK  
FORT MORGAN

## OFFICERS-

JOHN E. ELLIFF, PRESIDENT; WILLIAM H. KINNEY, JAMES E. ELLIFF, R. C. NELSON, VICE-PRESIDENTS; DAVID GUSZAK, SECRETARY/TREASURER

## DIRECTORS-

JAMES E. ELLIFF, JOHN E. ELLIFF, BERNARD HECKER, WILLIAM H. KINNEY, KENNETH LAWRENCE

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	245,017
2.	U.S. TREASURY SECURITIES.....	299,791
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	99,906
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	5,000
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,649,287
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	24,438
	C. LOANS, NET.....	1,624,849
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	5,433
11.	FURNITURE AND FIXTURES, NET.....	25,815
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	58,447
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	69,443
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,433,701

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	157,256
18.	NOW ACCOUNTS.....	111,473
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	318,632
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	88,550
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,496,192
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	13,038
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,185,141
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	430,105
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,597,780
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	10,869
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,196,010
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	150,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	50,000
37.	UNDIVIDED PROFITS.....	37,691
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	237,691
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	2,433,701



GLENWOOD INDUSTRIAL BANK  
GLENWOOD SPRINGS

OFFICERS-

DONALD VANDERHOOF, PRESIDENT; STEVEN VANDERHOOF, VICE-PRESIDENT; EDDI VANDERHOOF, SECRETARY

DIRECTORS-

DONALD VANDERHOOF, EDDI VANDERHOOF, STEVEN VANDERHOOF

DECEMBER 31, 1985

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	839,517
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	40,000
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,945,448
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	46,078
C. LOANS, NET.....	3,899,370
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	19,306
11. FURNITURE AND FIXTURES, NET.....	72,697
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	313,856
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	148,414
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,333,160

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	502,175
18. NOW ACCOUNTS.....	131,536
19. PAYABLE THRU DRAFT ACCOUNTS.....	52,092
20. MONEY MARKET ACCOUNTS.....	1,382,438
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	200,609
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,754,049
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	46,618
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,069,517
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,068,241
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,001,276
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	13,863
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,083,380
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	100,000
37. UNDIVIDED PROFITS.....	49,780
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	249,780
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)....	5,333,160

APPLEWOOD U. S. INDUSTRIAL BANK  
GOLDEN

## OFFICERS-

KEITH H. MILES, PRESIDENT; BRUNO L. ELARI, SR. VICE-PRESIDENT; ROBERT J. MCCABE, R. C. DICKIE, VICE-PRESIDENTS; T. C. MCCAMEY, SECRETARY; T. DAMRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

## DIRECTORS-

R. C. DICKIE, BRUNO L. ELARI, KEITH H. MILES

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	733,790
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,476,789
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	52,173
	C. LOANS, NET.....	3,424,616
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	5,624
11.	FURNITURE AND FIXTURES, NET.....	26,601
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	33,522
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,224,153

---

 LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	5,208
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,699,577
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	21,484
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,366,783
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	27,861
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,120,913
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,699,577
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,416,128
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	322
31.	OTHER LIABILITIES.....	60,740
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,181,975
33.	SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34.	COMMON STOCK.....	300,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	460,000
37.	UNDIVIDED PROFITS.....	282,178
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,042,178
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	4,224,153

---

WASHINGTON INDUSTRIAL BANK  
GOLDEN

## OFFICERS-

RONALD P. WEISZMANN, PRESIDENT; DIANE C. KAY, EXECUTIVE VICE-PRESIDENT;  
TRENT HEITZ, GINGER L. MARCUS, VICE-PRESIDENTS;

## DIRECTORS-

DIANE C. KAY, RONALD P. WEISZMANN

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,332,812
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	1,546,461
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,353,389
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	60,757
	C. LOANS, NET.....	2,292,632
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	18,833
11.	FURNITURE AND FIXTURES, NET.....	130,102
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	184,831
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	170,080
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,675,751

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	194,152
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	57,992
20.	MONEY MARKET ACCOUNTS.....	1,770,193
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	304,418
22.	REGULAR CERTIFICATES OF DEPOSIT.....	2,332,780
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	58,950
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	58,948
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,777,433
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,828,185
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,755,096
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	159,952
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,937,385
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	200,000
37.	UNDIVIDED PROFITS.....	38,366
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	738,366
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	5,675,751

AVCO GRAND JUNCTION INDUSTRIAL BANK  
GRAND JUNCTION

## OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH; VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLIARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; JAMES A. POTTER, ASSISTANT VICE-PRESIDENT; WILLIAM J. DAVIS, VICE-PRESIDENT/CASHIER

## DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP,  
JAMES A. POTTER, HERBERT F. SMITH

---

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	82,963
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	292,387
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,884,364
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	107,649
	C. LOANS, NET.....	2,776,715
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	38,356
11.	FURNITURE AND FIXTURES, NET.....	17,637
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	142,998
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	1,787
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,352,843

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	56,486
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	349,027
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	731,014
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	10,951
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,147,478
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	349,027
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	741,965
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	1,478,046
31.	OTHER LIABILITIES.....	4,099
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,629,623
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	346,572
37.	UNDIVIDED PROFITS.....	276,648
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	723,220
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,352,843

---

COMMERCIAL CREDIT INDUSTRIAL BANK  
GRAND JUNCTION

OFFICERS-

THOMAS MULDOWNEY, PRESIDENT; JUDY JOHNSON, GERALD PETERSON, EDWARD QUESENBERRY, VICE-PRESIDENTS; SHEILA NATHANSON, SECRETARY; STEPHEN RZECZKOWSKI, TREASURER

DIRECTORS-

JAMES MULLINS, GERALD PETERSON, RAYMOND TERHORST

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	18,736
2.	U.S. TREASURY SECURITIES.....	78,675
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,194,404
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	173,694
	C. LOANS, NET.....	3,020,710
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	250,322
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,368,443

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	148,079
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	5,284
22.	REGULAR CERTIFICATES OF DEPOSIT.....	420,956
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	979
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	575,298
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	427,219
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	2,032,496
31.	OTHER LIABILITIES.....	8,417
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,616,211
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	460,000
37.	UNDIVIDED PROFITS.....	192,232
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	752,232
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,368,443

GRAND JUNCTION U. S. INDUSTRIAL BANK  
GRAND JUNCTION

## OFFICERS-

KEITH MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; ROY COTTON,  
R. C. DICKIE, VICE-PRESIDENTS; T. C. MCCAMEY, SECRETARY; T. DALRYMPLE,  
ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

## DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES

---

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	107,630
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,095,057
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	31,764
	C. LOANS, NET.....	2,063,293
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	24,802
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	26,592
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,222,317

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	3,493
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	507,824
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	5,131
22.	REGULAR CERTIFICATES OF DEPOSIT.....	194,048
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	2,356
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	712,852
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	507,824
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	201,535
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	530,405
31.	OTHER LIABILITIES.....	8,148
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,251,405
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	150,000
37.	UNDIVIDED PROFITS.....	320,912
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	970,912
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	2,222,317

HOME LOAN INDUSTRIAL BANK  
GRAND JUNCTION

## OFFICERS-

SAMUEL V. SUPLIZIO, PRESIDENT; JAMES A. BONELLA, EXECUTIVE VICE-  
PRESIDENT/TREASURER; WILLIAM W. ATCHLEY, SECRETARY

## DIRECTORS-

JAMES A. BONELLA, HAROLD E. DANIELS, SAMUEL V. SUPLIZIO

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	392,907
2.	U.S. TREASURY SECURITIES.....	338,776
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	222,787
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,779,340
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	116,338
	C. LOANS, NET.....	1,663,002
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	13,779
11.	FURNITURE AND FIXTURES, NET.....	18,374
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	28,116
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,677,741

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	617,473
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,141,400
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	15,150
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,774,023
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	141,400
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	15,150
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	17,233
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,791,256
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	200,000
37.	UNDIVIDED PROFITS.....	486,485
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	886,485
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	2,677,741

HOUSEHOLD GRAND JUNCTION INDUSTRIAL BANK  
GRAND JUNCTION

## OFFICERS-

H. M. HATCHER, PRESIDENT; M. D. WILLIAMS, CHAIRMAN/SECRETARY;  
R. S. WINDER, R. F. SPAULDING, ASSISTANT  
SECRETARIES

## DIRECTORS-

M. D. WILLIAMS, H. M. HATCHER, J. A. MITCHELL

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	83,818
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	49,991
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,973,293
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	74,030
	C. LOANS, NET.....	2,899,263
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	12,804
11.	FURNITURE AND FIXTURES, NET.....	6,798
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	15,871
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	140,000
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	35,067
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,243,612

---

 LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	115,775
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	272,679
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	64,532
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,035,903
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	14,398
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,503,287
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	388,454
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,114,833
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
29.	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	1,125,000
31.	OTHER LIABILITIES.....	140,936
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,769,223
33.	SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34.	COMMON STOCK.....	300,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	115,000
37.	UNDIVIDED PROFITS.....	59,389
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	474,389
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,243,612

---



FIRSTMARK INDUSTRIAL BANK  
GREFLEY

OFFICERS-

JEFFREY A. ROCHWARGER, PRESIDENT & COO; LEONARD ROCHWARGER, CEO & CHAIRMAN OF BOARD; DONOVAN E. GODFREY, ERNEST A. MALONE, JAMES R. PALMER, JOHN M. PINE, WILLIAM M. SMITH, FRANK C. SPRINGER, ROLLIN C. WILLIAMS, SENIOR VICE-PRESIDENTS; RONALD J. CLARK, TIMOTHY W. GAHMER, HERBERT L. GROSSY, WILLIAM E. KENNEDY, MICHAEL E. LEWIS, GERALD D. SHOEMAKER, RICK L. THORNBURG, R. HERMAN WHEELER, ROBERT E. WIESE, VICE-PRESIDENTS; NATHAN NISENBAUM, SECRETARY; RICHARD E. WELLING, CONTROLLER;

DIRECTORS-

DUANE SCHNEIDER, LEONARD ROCHWARGER, NATHAN NISENBAUM, WILLIAM M. SMITH, ARNOLD GARDNER, JEFFREY A. ROCHWARGER, ROLLIN C. WILLIAMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	481,414
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,402,572
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	65,478
	C. LOANS, NET.....	3,337,094
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	38,820
11.	FURNITURE AND FIXTURES, NET.....	22,767
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	52,196
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	73,225
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,005,516

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	33,099
18.	NOW ACCOUNTS.....	130,984
19.	PAYABLE THRU DRAFT ACCOUNTS.....	46,273
20.	MONEY MARKET ACCOUNTS.....	794,683
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	127,413
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,975,209
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	37,697
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,145,358
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	971,940
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,140,319
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	121,677
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,267,035
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	100,000
37.	UNDIVIDED PROFITS.....	138,481
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	738,481
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	4,005,516

GREPLEY INDUSTRIAL BANK  
GREPLEY

## OFFICERS-

KERMIT D. GLOVER, PRESIDENT; CHARLES R. MILLNER, VICE-PRESIDENT; CAROL JO MURPHY, ASSISTANT VICE-PRESIDENT; JANE DAVIS, VICE-PRESIDENT AND SECRETARY

## DIRECTORS-

MELVIN DINNER, MARVIN NAIMAN, WALTER SLATKIN

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	413,612
2.	U.S. TREASURY SECURITIES.....	49,957
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	561,789
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	71,018
5.	OTHER BONDS, NOTES AND DEBENTURES.....	5,000
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,947,654
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	39,948
	C. LOANS, NET.....	3,907,706
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	347,075
11.	FURNITURE AND FIXTURES, NET.....	14,705
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	30,121
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	216,678
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,617,661

---

 LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	315,570
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	724,055
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	196,444
22.	REGULAR CERTIFICATES OF DEPOSIT.....	3,815,635
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	51,482
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,103,186
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	724,055
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	4,063,562
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	143,802
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	50,106
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,297,094
33.	SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34.	COMMON STOCK.....	166,680
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	100,000
37.	UNDIVIDED PROFITS.....	53,887
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	320,567
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	5,617,661

---

HOUSEHOLD WRLD COUNTY INDUSTRIAL BANK  
GREELEY

OFFICERS-

D. L. ROCKWELL, PRESIDENT/TREASURER; M. D. WILLIAMS, CHAIRMAN OF BOARD/  
SECRETARY/VICE-PRESIDENT; R. S. WINDER, R. F. SPAULDING, ASSISTANT  
SECRETARIES

DIRECTORS-

J. L. BAILY, W. A. BERGENDAHL, RON DOWDEN, D. L. ROCKWELL, M. D.  
WILLIAMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	528,826
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	51,030
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,011,703
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	67,939
	C. LOANS, NET.....	2,943,764
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	228
11.	FURNITURE AND FIXTURES, NET.....	2,098
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	6,500
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	425,613
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	37,715
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,995,774

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	745,914
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	26,528
22.	REGULAR CERTIFICATES OF DEPOSIT.....	2,078,467
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	24,352
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,875,261
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,129,347
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	178,738
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,053,999
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	350,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	150,000
37.	UNDIVIDED PROFITS.....	441,775
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	941,775
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,995,774

ARK VALLEY INDUSTRIAL BANK  
LA JUNTA

OFFICERS-

J. GREGORY MULLINS, PRESIDENT; JAY W. MILLER, SR. VICE-PRESIDENT; DONALD D. SCHNELL, VICE-PRESIDENT; VALERIE CONDER, CASHIER

DIRECTORS-

VICTOR ALDEA, CHARLOTTE J. BENSCHIEDT, EDWARD GARLINGTON, JR., LEO A. KIPPER, JAY W. MILLER, J. GREGORY MULLINS, HOWARD E. STUTZMAN, ROBERT WALLACE

---

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	816,977
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	1,107,371
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	212,416
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	200,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	11,303,941
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	166,424
	C. LOANS, NET.....	11,137,517
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	216,339
11.	FURNITURE AND FIXTURES, NET.....	108,280
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	53,278
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	13,447
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	100,000
15.	OTHER ASSETS.....	457,225
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	14,422,850

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	766,768
18.	NOW ACCOUNTS.....	1,923,119
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,245,028
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,039,096
22.	REGULAR CERTIFICATES OF DEPOSIT.....	7,866,500
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	112,903
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	12,953,414
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	3,934,915
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	9,018,499
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	243,909
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	13,197,323
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	800,000
37.	UNDIVIDED PROFITS.....	325,527
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,225,527
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	14,422,850

LAFAYETTE FIRST INDUSTRIAL BANK  
LAFAYETTE

## OFFICERS-

DON L. GRIMSLEY, PRESIDENT; GARY L. RIFE, VICE-PRESIDENT; DEBORAH F. FERGUSON, SECRETARY; LISA A. GRIEVES, CASHIER

## DIRECTORS-

N. E. BARLOW, DEBORAH F. FERGUSON, DON L. GRIMSLEY, DONALD E. IMEL, GARY L. RIFE

DECEMBER 31, 1985

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	171,863
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,106,796
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	15,609
C. LOANS, NET.....	1,091,187
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	551
11. FURNITURE AND FIXTURES, NET.....	3,996
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	45,340
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,312,937

## LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	84,238
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	487,358
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	89,111
22. REGULAR CERTIFICATES OF DEPOSIT.....	415,264
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	5,847
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,081,818
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	487,358
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	510,222
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	20,175
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,101,993
33. SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	100,000
37. UNDIVIDED PROFITS.....	10,944
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	210,944
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,312,937

MELLON LAFAYETTE INDUSTRIAL BANK  
LAFAYETTE

## OFFICERS-

ARTHUR L. BRONSTEIN, PRESIDENT; PEGGY CHAVEZ, ASSISTANT VICE-PRESIDENT;  
WALTER F. EMMONS, SECRETARY; PAUL B. MIERKIEWICZ, TREASURER

## DIRECTORS-

ARTHUR L. BRONSTEIN, CHARLES W. BENJAMIN, WALTER F. EMMONS, THOMAS A.  
HAEUSSLER

---

DECEMBER 31, 1985

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	313,733
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,537,538
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	34,576
	C. LOANS, NET.....	1,502,962
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	11,788
11.	FURNITURE AND FIXTURES, NET.....	19,403
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	100,000
15.	OTHER ASSETS.....	12,674
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,960,560

---

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	285,528
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	83,304
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	40,389
22.	REGULAR CERTIFICATES OF DEPOSIT.....	879,781
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	12,929
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,301,931
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	83,304
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	933,099
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	100,000
31.	OTHER LIABILITIES.....	6,160
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,408,091
33.	SUBORDINATED NOTES AND DEBENTURES.....	

---

EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	400,000
37.	UNDIVIDED PROFITS.....	52,469
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	552,469
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,960,560

---

AVCO LAKEWOOD INDUSTRIAL BANK  
LAKEWOOD

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURERS/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GALLIARD, IAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL, JR., ASSISTANT VICE-PRESIDENT; KEN BOWLBY, VICE-PRESIDENT/CASHIER

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL, JR., GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,367,403
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	137,476
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	4,104,462
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	157,575
	C. LOANS, NET.....	3,946,887
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	12,312
11.	FURNITURE AND FIXTURES, NET.....	36,881
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	7,339
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	6,508,298

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	3,943,948
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAPT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	55,898
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	14
22.	REGULAR CERTIFICATES OF DEPOSIT.....	20,624
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	900
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,021,384
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	55,898
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	21,538
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	1,113,145
31.	OTHER LIABILITIES.....	593,400
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,727,929
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	400,000
37.	UNDIVIDED PROFITS.....	280,369
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	780,369
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	6,508,298

CITICORP LAKEWOOD SAVINGS & INDUSTRIAL BANK  
LAKEWOOD

## OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER;  
JAMES RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING, JR., WILLIAM  
E. WINGATE, JR., VICE-PRESIDENTS; LEONARD W. GROSS, ASSISTANT TREASURER

## DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING,  
JR., ROBERT J. WELSH

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		1,436,001
2.	U.S. TREASURY SECURITIES.....		1,523,008
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....		
5.	OTHER BONDS, NOTES AND DEBENTURES.....		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....		
7.	EXCESS FUNDS SOLD.....		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	25,355,603	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	266,203	
	C. LOANS, NET.....		25,089,400
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		50,458
11.	FURNITURE AND FIXTURES, NET.....		79,453
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15.	OTHER ASSETS.....		238,501
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		28,416,821

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....		35,182
18.	NOW ACCOUNTS.....		
19.	PAYABLE THRU DRAFT ACCOUNTS.....		
20.	MONEY MARKET ACCOUNTS.....		1,878,157
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		1,122,318
22.	REGULAR CERTIFICATES OF DEPOSIT.....		12,512,224
23.	BROKERED DEPOSITS.....		
24.	OTHER TIME DEPOSITS.....		
25.	ACCRUED INTEREST ON ALL DEPOSITS.....		28,775
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		15,576,656
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,878,157	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	13,663,317	
27.	EXCESS FUNDS PURCHASED.....		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
	B. OTHER LIABILITIES FOR BORROWED MONEY.....		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....		
30.	BILLS PAYABLE TO PARENT COMPANY.....		7,764,042
31.	OTHER LIABILITIES.....		680,342
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		24,021,040
33.	SUBORDINATED NOTES AND DEBENTURES.....		

## EQUITY CAPITAL:

34.	COMMON STOCK.....		500,000
35.	OTHER CAPITAL STOCK.....		
36.	SURPLUS.....		2,000,000
37.	UNDIVIDED PROFITS.....		1,895,781
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		4,395,781
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...		28,416,821



GEIBANK INDUSTRIAL BANK  
LAKEWOOD

## OFFICERS-

JOHN J. KRIEGER, PRESIDENT/CHIEF EXECUTIVE OFFICER; JOHN M. AVERY, EBERHARD J. GABRIEL, J. RONALD GRAHAM, DUANE D. MANAGES, SR. VICE-PRESIDENTS; LOUIS A. SIMPSON, VICE-PRESIDENT; JAMES M. DROEGEMUELLER, TREASURER/CASHIER; JOHN M. O'CONNOR, SECRETARY; DAVID A. BROWN, ASST. CONTROLLER; JONATHAN DREGER, ASSISTANT SECRETARY; WAYNE M. GREENHOLTZ, CARL T. LOEHR, JAMES A. MCKERLEY, JOHN M. MURPHY, BARBARA A. OSHER, FRED J. RAVENSCROFT, ASST. VICE-PRESIDENTS; MYRTLE PITSENBARGER, ASST. SECRETARY

## DIRECTORS-

JOHN M. AVERY, EBERHARD GABRIEL, J. RONALD GRAHAM, PAUL J. HANNA, JOHN J. KRIEGER, DUANE D. MANGES, W. ALVON SPARKS, JR.

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	3,256,271
2.	U.S. TREASURY SECURITIES.....	199,986
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	12,946,013
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	26,097,902
7.	EXCESS FUNDS SOLD.....	2,650,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	41,223,179
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	927,522
	C. LOANS, NET.....	40,295,657
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	13,875
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	1,201,502
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	3,197,692
15.	OTHER ASSETS.....	2,444,114
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	92,303,012

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	8,916,157
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	12,443,234
22.	REGULAR CERTIFICATES OF DEPOSIT.....	60,547,478
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	1,649,499
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	83,556,368
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	72,990,712
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	562,680
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	84,119,048
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	3,600,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	360,885
37.	UNDIVIDED PROFITS.....	4,223,079
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	8,183,964
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	92,303,012

LAKWOOD 1ST INDUSTRIAL BANK  
LAKWOOD

## OFFICERS-

W. HAROLD DOBSON, PRESIDENT; HARLEY L. ABSSHIRE, VICE-PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER

## DIRECTORS-

HARLEY L. ABSSHIRE, W. HAROLD DOBSON, CLIFFORD E. KATALIN, HARRIS E. SIMMONS

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	98,707
2. U.S. TREASURY SECURITIES.....	86,678
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	5,306,942
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	85,347
C. LOANS, NET.....	5,221,595
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	80,138
11. FURNITURE AND FIXTURES, NET.....	2,312
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	182,934
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	140,347
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,812,711

---

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	112,506
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	280,810
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	29,259
22. REGULAR CERTIFICATES OF DEPOSIT.....	467,078
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	11,685
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	901,338
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	280,810
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	508,022
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	4,400,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	124,435
30. BILLS PAYABLE TO PARENT COMPANY.....	29,966
31. OTHER LIABILITIES.....	5,116
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,460,855
33. SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	100,000
37. UNDIVIDED PROFITS.....	51,856
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	351,856
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	5,812,711

---

SUMMIT INDUSTRIAL BANK  
LAKEWOOD

## OFFICERS-

T. D. PROVANCE, PRESIDENT; A. G. DECECCO, VICE-PRESIDENT/ASSISTANT  
SECRETARY; G. B. P. WARD, JR., SECRETARY

## DIRECTORS-

J. ALAN KAYLER, T. D. PROVANCE, HUGH A. WOLTZEN

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	120,077
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	7,171,111
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	75,971
	C. LOANS, NET.....	7,095,140
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	14,304
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	94,049
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	226,935
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	7,550,505

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	41,411
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	48,417
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	73,668
22.	REGULAR CERTIFICATES OF DEPOSIT.....	405,857
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	11,652
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	581,005
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	48,417
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	491,177
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	5,845,000
31.	OTHER LIABILITIES.....	9,188
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	6,435,193
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	201,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	800,000
37.	UNDIVIDED PROFITS.....	114,312
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,115,312
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	7,550,505

HOUSEHOLD LAMAR INDUSTRIAL BANK  
LAMAR

## OFFICERS--

MICHAEL D. WILLIAMS, CHAIRMAN OF BOARD; F. MERLIN RIFE, PRESIDENT/  
TREASURER; MARGARET H. MAY, VICE-PRESIDENT/SECRETARY; R. S. WINDER,  
ASSISTANT SECRETARY; R. F. SPAULDING, ASSISTANT SECRETARY

## DIRECTORS--

JOSEPH H. GARBACZ, F. MERLIN RIFE, MICHAEL D. WILLIAMS

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	151,917
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	100,000
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,351,863
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	19,795
	C. LOANS, NET.....	1,332,068
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	2,541
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	20,368
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	19,861
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,626,755

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	285,060
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	5,261
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,126,135
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	10,995
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,427,451
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,142,391
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	11,568
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,439,019
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	50,000
37.	UNDIVIDED PROFITS.....	37,736
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	187,736
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,626,755

---

LIMON INDUSTRIAL BANK  
LIMON

OFFICERS-

LANCE L. BOHALL, PRESIDENT; ROBERT W. OWENS, VICE-PRESIDENT; GARY B. BOHALL, SECRETARY; JACK J. BOHALL, TREASURER

DIRECTORS-

GARY B. BOHALL, JACK J. BOHALL, LANCE L. BOHALL, BOYD ORR, BRENT ORR, ROBERT W. OWENS, C. WOLFE

DECEMBER 31, 1985

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	284,149
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,273,223
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	9,559
C. LOANS, NET.....	1,263,664
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	16,256
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	71,855
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	35,830
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,671,754

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	50,279
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	320,599
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	272,092
22. REGULAR CERTIFICATES OF DEPOSIT.....	875,727
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	2,343
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,521,040
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	320,599
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,150,162
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	7,787
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,528,827
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	25,000
37. UNDIVIDED PROFITS.....	17,927
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	142,927
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,671,754

ARAPAHOE INDUSTRIAL BANK  
LITTLETON

## OFFICERS-

ROBERT S. HART, PRESIDENT; ANN HART, VICE-PRESIDENT

## DIRECTORS-

ROBERT S. HART, CHARLES A. KING, LARRY R. MAGNUSON, GRADY FRANKLIN  
MAPLES, THOMAS N. SCHEFFEL

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,115,113
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	5,845,853
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	58,340
	C. LOANS, NET.....	
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	3,191
11.	FURNITURE AND FIXTURES, NET.....	8,107
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	340,868
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	333,117
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	7,587,909

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	119,277
18.	NOW ACCOUNTS.....	227,448
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	3,007,777
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	697,567
22.	REGULAR CERTIFICATES OF DEPOSIT.....	2,946,811
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	74,323
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	7,073,203
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	3,235,225
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,718,701
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	86,509
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	7,159,712
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	300,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	60,000
37.	UNDIVIDED PROFITS.....	68,197
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	428,197
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	7,587,909

BENEFICIAL SAVINGS INDUSTRIAL BANK  
LITTLETON

## OFFICERS-

WAYNE B. HINSON, CHAIRMAN OF BOARD; ALLYN L. GEER, PRESIDENT; ELIZABETH A. DAWSON, VICE-PRESIDENT/TREASURER; DEBORAH E. TUXWARD, VICE-PRESIDENT/SECRETARY; JANICE L. LEWIS, VICE-PRESIDENT/ASSISTANT TREASURER; NANCY A. WITKOWSKI, VICE-PRESIDENT/ASSISTANT SECRETARY

## DIRECTORS-

ELIZABETH A. DAWSON, WAYNE B. HINSON, ALLYN L. GEER, ROBERT M. SEED,  
DEBORAH E. TUXWARD

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	489,221
2.	U.S. TREASURY SECURITIES.....	586,976
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	7,051,208
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	112,545
	C. LOANS, NET.....	6,938,663
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	33,900
11.	FURNITURE AND FIXTURES, NET.....	30,296
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	162,399
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	8,241,455

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	14,211
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	64,222
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	6,125,000
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	24,415
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	6,227,848
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	6,213,637
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	330,900
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	6,558,748
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	500,000
37.	UNDIVIDED PROFITS.....	682,707
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,682,707
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	8,241,455

LITTLETON 1ST INDUSTRIAL BANK  
LITTLETON

## OFFICERS-

W. HAROLD DOBSON, CHAIRMAN OF BOARD; L. G. MIKE HOGGE, PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER/ASSISTANT SECRETARY

## DIRECTORS-

W. HAROLD DOBSON, L. G. MIKE HOGGE, CLIFFORD E. KATALIN, HARRIS H. SIMMONS, DALE W. WESTERGARD

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	385,588
2.	U.S. TREASURY SECURITIES.....	549,081
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	24,604
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	10,500
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	14,969,683
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	179,637
	C. LOANS, NET.....	14,790,046
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	75,337
11.	FURNITURE AND FIXTURES, NET.....	4,880
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	230,507
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	25,152
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	179,108
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	16,274,803

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	436,225
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,891,886
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	702,578
22.	REGULAR CERTIFICATES OF DEPOSIT.....	2,678,096
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	72,700
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,781,485
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,891,886
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,453,374
27.	EXCESS FUNDS PURCHASED.....	8,764,000
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	97,605
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	390,076
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	15,033,166
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	150,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	200,000
37.	UNDIVIDED PROFITS.....	891,637
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,241,637
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	16,274,803



LITTLETON U. S. INDUSTRIAL BANK  
LITTLETON

## OFFICERS-

KEITH H. MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; DAVID SEARS,  
R. C. DICKIE, VICE-PRESIDENTS; T. C. MCCAMEY, SECRETARY; T. DALRYMPLE,  
ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

## DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	492,796
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,762,212
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	54,543
	C. LOANS, NET.....	3,707,669
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	6,335
11.	FURNITURE AND FIXTURES, NET.....	20,598
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	64,356
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,291,754

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	11,508
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,736,785
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	5,378
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,244,146
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	14,127
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,011,944
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,736,785
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)....	1,263,651
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	257,179
31.	OTHER LIABILITIES.....	14,347
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,283,470
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	385,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	345,000
37.	UNDIVIDED PROFITS.....	278,284
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,008,284
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	4,291,754

---

SOUTHGLENN MANUFACTURERS INDUSTRIAL BANK  
LITTLETON

## OFFICERS-

JEFFREY T. RAST, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/  
CASHIER; DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH,  
SR. VICE-PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT  
SECRETARY; REGIS J. FOCHLER, VICE-PRESIDENT

## DIRECTORS-

JEFFREY T. RAST, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH, WILLIAM  
T. MCGOWAN, JOHN P. NEARY, THOMAS N. RYAN, EDWARD W. MAY

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	534,356
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	211,530
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	12,131,743
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	121,439
	C. LOANS, NET.....	12,010,304
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	10,318
11.	FURNITURE AND FIXTURES, NET.....	40,907
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	79,907
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	12,887,322

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	37,025
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,378,455
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	133,231
22.	REGULAR CERTIFICATES OF DEPOSIT.....	2,794,344
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	21,194
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,364,249
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,378,455
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)....	2,948,769
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	4,003,528
31.	OTHER LIABILITIES.....	1,544,199
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	9,911,976
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	400,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	1,100,000
37.	UNDIVIDED PROFITS.....	1,475,346
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	2,975,346
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	12,887,322

FIRST COMMUNITY INDUSTRIAL BANK OF LONGMONT  
LONGMONT

OFFICERS-

MIKE M. PAPPAS, CHIEF EXECUTIVE OFFICER; JAMES A. BARE, PRESIDENT/CHIEF OPERATING OFFICER; WAYNE L. EVANS, EXECUTIVE VICE-PRESIDENT; L. VANE CARROLL, JR., EUGENE C. CALL, SR. VICE-PRESIDENTS; GARY M. SMITH, SR. VICE-PRESIDENT/SECRETARY; GEORGE ABRUSCATO, VICE-PRESIDENT; BRUCE P. ANTENBERG, VICE-PRESIDENT/TREASURER/CASHIER; EUGENE J. CURTIS, VICE-PRESIDENT; MARK B. LAU, VICE-PRESIDENT; RENE E. B. NOACK, CONTROLLER. MICHELLE A. PIVAR, A.V.P./ASST. SECRETARY; ALAN W. RAU, ASST. VICE-PRESIDENT; PEGGY H. KRAMER, ASST. SECRETARY; SCOTT STANTON, JOHN R. ENGELHARDT, ASSISTANT TREASURERS

DIRECTORS-

STEPHEN P. ADAMS, JAMES A. BARE, EUGENE C. CALL, L. VANE CARROLL, JR., CARL F. GUETHER, MIKE M. PAPPAS, GARY M. SMITH

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	762,846
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,757,486
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	27,575
	C. LOANS, NET.....	2,729,911
10.	BANK PREMISES AND LEASHHOLD IMPROVEMENTS, NET.....	12,066
11.	FURNITURE AND FIXTURES, NET.....	10,455
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	29,098
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,544,376

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	153,464
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	329,138
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	76,205
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,441,526
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	10,183
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,010,516
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	329,138
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)....	1,527,914
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	20,243
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,030,759
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	500,000
37.	UNDIVIDED PROFITS.....	513,617
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,513,617
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,544,376

HOUSEHOLD LONGMONT INDUSTRIAL BANK  
LONGMONT

## OFFICERS-

M. D. WILLIAMS, CHAIRMAN/SECRETARY/VICE-PRESIDENT; H. J. BERENS,  
PRESIDENT/TREASURER; C. W. STADLER, R. WINDER, ASSISTANT TREASURERS

## DIRECTORS-

J. L. BAILEY, H. J. BERENS, M. D. WILLIAMS, R. D. DOWDEN, W. A.  
BERGENDAHL.

DECEMBER 31, 1985

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	266,391
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	20,478
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,484,096
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	23,559
C. LOANS, NET.....	1,460,537
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	3,522
11. FURNITURE AND FIXTURES, NET.....	2,652
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	62,500
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	16,223
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,832,303

## LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	572,306
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	29,953
22. REGULAR CERTIFICATES OF DEPOSIT.....	785,228
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	7,134
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,394,621
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	822,315
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	103,405
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,498,026
33. SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	50,000
37. UNDIVIDED PROFITS.....	184,277
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	334,277
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,832,303

LONGMONT 1ST INDUSTRIAL BANK  
LONGMONT

OFFICERS-

HAROLD DOBSON, PRESIDENT; CHERYL L. BUDERUS, VICE-PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER/ASSISTANT SECRETARY

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, JAMES W. SHARP, HARRIS H. SIMMONS  
CHERYL BUDERUS, DALW W. WESTERGARD

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	174,492
2.	U.S. TREASURY SECURITIES.....	245,549
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	134,023
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	9,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	4,446,211
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	71,139
	C. LOANS, NET.....	4,375,072
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	3,852
11.	FURNITURE AND FIXTURES, NET.....	5,443
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	3,500
15.	OTHER ASSETS.....	49,246
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,000,177

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	63,961
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,421,051
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	244,469
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,359,122
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	29,744
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,118,347
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,421,051
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,633,335
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	890,000
31.	OTHER LIABILITIES.....	124,219
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,132,566
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	100,000
37.	UNDIVIDED PROFITS.....	567,611
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	867,611
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	5,000,177

COLORADO INDUSTRIAL BANK  
LOVELAND

## OFFICERS-

JACK WANSTREET, PRESIDENT; DONALD GRIMSLEY, EXEC. VICE-PRESIDENT;  
SHIRLEY M. GREEN, VICE-PRESIDENT/CASHIER  
DIRECTORS-

MICHAEL PRENZLOW, JACK WANSTREET, RICHARD J. ZIEMAN, LESTER LERICH,  
ROBERT STAFFORD, RAYMOND A. MURRAY, JOHN D. RANKIN

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	267,779
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	199,914
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,070,540
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	41,167
	C. LOANS, NET.....	1,029,373
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	285
11.	FURNITURE AND FIXTURES, NET.....	19,888
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	56,835
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	43,592
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,617,666

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	91,518
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	431,070
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	877,910
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	11,904
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,412,402
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	431,070
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)....	889,814
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	773
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,413,175
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	120,000
37.	UNDIVIDED PROFITS.....	15,509-
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	204,491
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,617,666

---

HOUSEHOLD LOVELAND INDUSTRIAL BANK  
LOVELAND

## OFFICERS-

MICHAEL D. WILLIAMS, CHAIRMAN OF BOARD/SECRETARY; JAMES A. HALVERSON,  
PRESIDENT/TREASURER; R. S. WINDER, R. F. SPAULDING, ASST. SECRETARIES;  
CHERYL A. HEINRICH, SENIOR VICE-PRESIDENT

## DIRECTORS-

J. L. BAILY, JAMES A. HALVERSON, MICHAEL D. WILLIAMS

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	358,516
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	199,447
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,501,110
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	67,190
C. LOANS, NET.....	3,433,920
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	5,459
11. FURNITURE AND FIXTURES, NET.....	5,776
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	7,770
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	45,709
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,056,597

---

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	1,009,024
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	35,080
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,157,944
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	13,670
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,215,718
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,206,694
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	50,000
31. OTHER LIABILITIES.....	224,227
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,489,945
33. SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	150,000
37. UNDIVIDED PROFITS.....	216,652
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	566,652
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	4,056,597

---

LOVELAND 1ST INDUSTRIAL BANK  
LOVELAND

## OFFICERS-

W. HAROLD DOBSON, PRESIDENT; HOWARD W. TOLLEY, VICE-PRESIDENT; BECKY EMARINE, ASSISTANT VICE-PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER; HARRIS H. SIMMONS, ASSISTANT SECRETARY

## DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, HARRIS H. SIMMONS, HOWARD W. TOLLEY

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	165,899
2.	U.S. TREASURY SECURITIES.....	434,076
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	4,308,955
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	79,310
	C. LOANS, NET.....	4,229,645
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	2,629
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	86,686
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	40,756
15.	OTHER ASSETS.....	63,543
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,023,234

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	244,599
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	794,343
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	182,243
22.	REGULAR CERTIFICATES OF DEPOSIT.....	2,284,456
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	48,176
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,553,817
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	794,343
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,514,875
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	1,187,000
31.	OTHER LIABILITIES.....	38,335-
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,702,482
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	150,000
37.	UNDIVIDED PROFITS.....	70,752
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	320,752
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	5,023,234



MONTE VISTA INDUSTRIAL BANK  
MONTE VISTA

## OFFICERS-

GERALD LEE CREERY, PRESIDENT; BONNIE L. WALLER, VICE-PRESIDENT  
BARRY MARSHALL, ASSISTANT VICE-PRESIDENT

## DIRECTORS-

DAN KIELY, GARY RIFE

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	322,580
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,562,484
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	23,286
	C. LOANS, NET.....	1,539,198
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	11,104
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	65,660
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	79,933
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,018,475

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	136,767
18.	NOW ACCOUNTS.....	46,283
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	428,742
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	250,541
22.	REGULAR CERTIFICATES OF DEPOSIT.....	865,675
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,728,008
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	475,025
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,116,216
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	121,628
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,849,636
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	50,000
37.	UNDIVIDED PROFITS.....	18,839
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	168,839
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	2,018,475

COMMERCIAL CREDIT INDUSTRIAL BANK  
MONTROSE

## OFFICERS-

THOMAS MULDOWNEY. PRESIDENT; RUSSELL BULLOCK, GERARD PETERSON, EDWARD QUESENBERRY, LEO BREWER. VICE PRESIDENTS; SHIELA NATHANSON SECRETARY; STEPHEN RZECZKOWSKI. TREASURER

## DIRECTORS-

JAMES MULLINS, GERALD PETERSON, RAYMOND TERHORST

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	49,076
2.	U.S. TREASURY SECURITIES.....	158,148
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,958,770
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	38,966
	C. LOANS, NET.....	2,919,804
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	2,898
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	41,244
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,171,170

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	474,095
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	49,732
22.	REGULAR CERTIFICATES OF DEPOSIT.....	600,686
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	319-
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,124,194
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	650,099
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	1,248,522
31.	OTHER LIABILITIES.....	10,791
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,383,507
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	550,000
37.	UNDIVIDED PROFITS.....	137,663
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	787,663
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,171,170

---

MOUNTAIN INDUSTRIAL BANK  
MONTROSE

## OFFICERS-

CARL U. O'NEILL, PRESIDENT; CHARLES G. O'NEILL, EXECUTIVE VICE-PRESIDENT  
HAROLD B. HARTMAN, VICE-PRESIDENT; PERRY A. FLANIGAN, SECRETARY/  
TREASURER

## DIRECTORS-

EMMITT CASTLE, PERRY A. FLANIGAN, HAROLD D. PRASIER, HAROLD B. HARTMAN,  
CARL U. O'NEILL

---

 DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,213,000
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	200,000
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	407,000
5.	OTHER BONDS, NOTES AND DEBENTURES.....	63,000
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	36,000
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	125,000
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	6,078,000
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	158,000
	C. LOANS, NET.....	5,920,000
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	123,000
11.	FURNITURE AND FIXTURES, NET.....	
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	143,000
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	165,000
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	9,395,000

---

 LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	282,000
18.	NOW ACCOUNTS.....	112,000
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	2,556,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	293,000
22.	REGULAR CERTIFICATES OF DEPOSIT.....	4,634,000
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	63,000
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	7,940,000
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,668,000
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	4,697,000
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	175,000
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	8,115,000
33.	SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34.	COMMON STOCK.....	1,000,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	200,000
37.	UNDIVIDED PROFITS.....	80,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,280,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)....	9,395,000

---

CITICORP NORTHGLENN SAVINGS & INDUSTRIAL BANK  
NORTHGLENN

## OFFICERS-

CHARLES H. JOHNSON, PRESIDENT; KENT L. ASHTON, VICE-PRESIDENT/CASHIER;  
JAMES RAYBURN, VICE-PRESIDENT/SECRETARY; JOHN F. STERLING JR., WILLIAM  
E. WINGATE, JR., VICE-PRESIDENTS; LEONARD W. GROSS, ASSISTANT TREASURER

## DIRECTORS-

KENT L. ASHTON, CHARLES H. JOHNSON, JAMES T. RAYBURN, JOHN F. STERLING,  
JR., ROBERT J. WELSH

DECEMBER 31, 1985

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		1,370,043
2. U.S. TREASURY SECURITIES.....		1,015,338
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....		
5. OTHER BONDS, NOTES AND DEBENTURES.....		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....		
7. EXCESS FUNDS SOLD.....		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	25,004,310	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	264,279	
C. LOANS, NET.....		24,740,031
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		27,425
11. FURNITURE AND FIXTURES, NET.....		52,609
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		246,631
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		27,452,077

## LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....		22,048
18. NOW ACCOUNTS.....		
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....		1,457,517
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		734,158
22. REGULAR CERTIFICATES OF DEPOSIT.....		10,860,084
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		21,364
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		13,095,171
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,454,517	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	11,615,606	
27. EXCESS FUNDS PURCHASED.....		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
B. OTHER LIABILITIES FOR BORROWED MONEY.....		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....		
30. BILLS PAYABLE TO PARENT COMPANY.....		8,666,001
31. OTHER LIABILITIES.....		947,542
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		22,708,714
33. SUBORDINATED NOTES AND DEBENTURES.....		

## EQUITY CAPITAL:

34. COMMON STOCK.....		500,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		2,000,000
37. UNDIVIDED PROFITS.....		2,243,363
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		4,743,363
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)....		27,452,077

MELLON NORTHGLENN INDUSTRIAL BANK  
NORTHGLENN

## OFFICERS-

ARTHUR L. BRONSTEIN, PRESIDENT; ROBERT C. CUMBERLAND, RICHARD BENNETT,  
ASSISTANT VICE-PRESIDENTS; WALTER F. EMMONS, SECRETARY; PATRICIA N.  
MCCAIN, ASSISTANT SECRETARY; PAUL B. MIERKIEWICZ, TREASURER

## DIRECTORS-

CHARLES W. BENJAMIN, ARTHUR L. BRONSTEIN, WALTER F. EMMONS, THOMAS A.  
HAEUSSLER

---

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	498,904
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,718,258
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	58,824
	C. LOANS, NET.....	2,659,434
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	3,332
11.	FURNITURE AND FIXTURES, NET.....	6,450
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	251,566
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,419,686

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	162,489
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	738,170
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	479,990
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,182,008
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	62,209
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,624,866
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	738,170
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,724,207
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	150,000
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	21,288
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,796,154
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	400,000
37.	UNDIVIDED PROFITS.....	123,532
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	623,532
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,419,686

---

PARKER INDUSTRIAL BANK  
PARKER

## OFFICERS-

SANDRA J. HERZOG, PRESIDENT; AUGUST J. FISCHER, SECRETARY

## DIRECTORS-

WALLACE E. CARROLL, FRED DRANSFELDT, AUGUST J. FISCHER, SANDRA HERZOG,  
RICHARD KNAPP, CAROL SHARP, LOUIS SPINOZZI

---

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	741,736
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,536,258
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	35,901
	C. LOANS, NET.....	3,500,357
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	8,523
11.	FURNITURE AND FIXTURES, NET.....	4,396
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	26,554
15.	OTHER ASSETS.....	89,202
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,370,768

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	76,380
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	429,124
20.	MONEY MARKET ACCOUNTS.....	2,003,209
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	218,047
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,066,718
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	59,778
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,853,256
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,432,333
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,344,543
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	62,391
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,915,647
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	300,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	60,000
37.	UNDIVIDED PROFITS.....	95,121
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	455,121
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	4,370,768

---

AVCO PUEBLO INDUSTRIAL BANK  
PUEBLO

## OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. PITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, PAUL W. MEYERS, THOMAS G. HETZEL, ASSISTANT TREASURERS; WILLIAM D. GAILLARD, LAILA B. SOARES, ASSISTANT SECRETARIES; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL. JR., ASSISTANT VICE-PRESIDENT; CHARLES J. MARTINEZ, VICE-PRESIDENT/CASHIER

## DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL. JR., GARY L. PITE,  
GERALD E. GILSTRAP, HERBERT F. SMITH

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	5,092
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	9,822
5.	OTHER BONDS, NOTES AND DEBENTURES.....	7,817
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,302,133
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	85,695
	C. LOANS, NET.....	2,216,438
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	1,405
11.	FURNITURE AND FIXTURES, NET.....	5,958
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	740
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,247,272

---

 LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	58,068
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	31,840
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	57,709
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	583
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	148,200
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	31,840
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	58,292
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	1,433,787
31.	OTHER LIABILITIES.....	103,815
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,685,802
33.	SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	71,902
37.	UNDIVIDED PROFITS.....	289,568
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	561,470
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)....	2,247,272

---

COMMERCIAL CREDIT INDUSTRIAL BANK  
PUEBLO

## OFFICERS-

THOMAS MULDOWNEY, PRESIDENT; JOSEPH HUERTA, GERALD PETERSON, EDWARD QUESENBERRY, VICE-PRESIDENTS; SHEILA NATHANSON, SECRETARY; STEPHEN RZECZKOWSKI, TREASURER

## DIRECTORS-

JAMES MULLINS, GERALD PETERSON, RAYMOND TERHORST

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	69,721
2.	U.S. TREASURY SECURITIES.....	29,353
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	7,001,813
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	123,448
	C. LOANS, NET.....	6,878,365
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	171,104
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	7,148,543

---

 LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	253,896
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	30,403
22.	REGULAR CERTIFICATES OF DEPOSIT.....	372,503
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	55
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	656,857
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)....	402,961
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	5,708,753
31.	OTHER LIABILITIES.....	6,491
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	6,372,101
33.	SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	390,000
37.	UNDIVIDED PROFITS.....	286,442
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	776,442
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	7,148,543



HOUSEHOLD PUEBLO INDUSTRIAL BANK  
PUEBLO

OFFICERS-

SHARON A. DUTCHER, PRESIDENT; R. S. WINDER, R. F. SPAULDING, ASSISTANT SECRETARIES

DIRECTORS-

SHARON A. DUTCHER, MARK S. MIRZA, MICHAEL D. WILLIAMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	98,424
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,571,538
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	65,695
	C. LOANS, NET.....	2,505,843
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	6,628
11.	FURNITURE AND FIXTURES, NET.....	7,500
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	100,000
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	42,353
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,760,748

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	68,867
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	228,982
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	21,921
22.	REGULAR CERTIFICATES OF DEPOSIT.....	824,186
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	13,076
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,157,032
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	228,982
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	859,183
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	780,000
31.	OTHER LIABILITIES.....	152,485
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,089,517
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	400,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	150,000
37.	UNDIVIDED PROFITS.....	121,231
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	671,231
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	2,760,748

HOUSEHOLD VALLEY INDUSTRIAL BANK  
PUEBLO

## OFFICERS-

MICHAEL D. WILLIAMS, CHAIRMAN OF BOARD/VICE-PRESIDENT/SECRETARY; MARK S.  
MIRZA, PRESIDENT/TREASURER; R. S. WINDER, R. F. SPALDING, ASSISTANT  
SECRETARIES

## DIRECTORS-

JANETTE BALL, SHARON DUTCHER, MARK S. MIRZA, MICHAEL WILLIAMS

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,543,845
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,840,476
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	71,090
	C. LOANS, NET.....	2,769,386
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	5,302
11.	FURNITURE AND FIXTURES, NET.....	11,770
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	36,621
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	45,460
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,412,384

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	976,070
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	53,167
22.	REGULAR CERTIFICATES OF DEPOSIT.....	2,763,861
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	54,449
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,847,547
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,871,478
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	17,947
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,865,494
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	300,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	183,344
37.	UNDIVIDED PROFITS.....	63,546
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	546,890
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	4,412,384

PUEBLO 1ST INDUSTRIAL BANK  
PUEBLO

## OFFICERS-

HAROLD W. DOBSON, PRESIDENT/CHAIRMAN OF BOARD; PABLO C. RAMIREZ, VICE-PRESIDENT; LYNNE B. MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER/ASSISTANT SECRETARY

## DIRECTORS-

HAROLD W. DOBSON, CLIFFORD E. KATALIN, PABLO C. RAMIREZ, HARRIS H. SIMMONS

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	284,618
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,128,254
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	43,238
	C. LOANS, NET.....	2,085,016
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	68,422
11.	FURNITURE AND FIXTURES, NET.....	14,391
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	6,743
15.	OTHER ASSETS.....	32,957
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,492,147

---

 LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	291,126
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	199,266
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,139,854
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	22,857
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,653,103
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,361,977
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	69,810
30.	BILLS PAYABLE TO PARENT COMPANY.....	496,000
31.	OTHER LIABILITIES.....	4,134
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,214,779
33.	SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	40,000
37.	UNDIVIDED PROFITS.....	37,368
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	277,368
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	2,492,147

---

PUEBLO U. S. INDUSTRIAL BANK  
PUEBLO

## OFFICERS-

KEITH MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; SHIRLEY SIMONICH, R. C. DICKIE, VICE-PRESIDENTS; T. C. MCCAMEY, SECRETARY; T. DALRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

## DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES

---

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	104,067
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,717,442
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	26,259
	C. LOANS, NET.....	1,691,183
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	17,864
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	19,769
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,832,883

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	11,399
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	455,514
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	157,620
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	2,298
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	626,831
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	455,514
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	159,918
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	102,897
31.	OTHER LIABILITIES.....	24,902
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	754,630
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	500,000
37.	UNDIVIDED PROFITS.....	78,253
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,078,253
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,832,883

---

FIRST INDUSTRIAL BANK  
ROCKY FORD

OFFICERS-

CHARLES J. MILLER, PRESIDENT; BARBARA A. MILLER, VICE-PRESIDENT/CASHIER;  
JOHN R. MORRISON, VICE-PRESIDENT

DIRECTORS-

GLENN GRIMSLEY, CHARLES J. MILLER, JOHN R. MORRISON

---

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,384,124
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	150,638
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	7,663,825
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	108,038
	C. LOANS, NET.....	7,555,787
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	69,557
11.	FURNITURE AND FIXTURES, NET.....	42,397
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	120,413
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	9,322,916

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	618,948
18.	NOW ACCOUNTS.....	721,830
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	1,287,538
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	502,018
22.	REGULAR CERTIFICATES OF DEPOSIT.....	5,135,528
23.	BROKED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	97,495
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	8,363,357
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,628,316
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	5,735,041
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	7,156
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	8,370,513
33.	SUBORDINATED NOTES AND DEBENTURES.....	100,000

EQUITY CAPITAL:

34.	COMMON STOCK.....	150,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	500,000
37.	UNDIVIDED PROFITS.....	202,403
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	852,403
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	9,322,916

THE WESTERN INDUSTRIAL BANK  
STEAMBOAT SPRINGS

OFFICERS-

LAWRENCE A. FAIN, PRESIDENT; ROBERT G. FROST, VICE-PRESIDENT; PETER W. WILLIAMS, SECRETARY; JOAN M. IHRIG, ASSISTANT TREASURER

DIRECTORS-

ROBERT F. CALMAN, LAWRENCE A. FAIN, ROBERT G. FROST, JAMES C. KEARNEY, PETER W. WILLIAMS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	526,828
2.	U.S. TREASURY SECURITIES.....	301,848
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	1,314,789
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	875,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	935,811
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	10,000
	C. LOANS, NET.....	925,811
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	48,783
11.	FURNITURE AND FIXTURES, NET.....	53,345
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	25,000
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	180,000
15.	OTHER ASSETS.....	186,335
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,437,739

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	436,897
18.	NOW ACCOUNTS.....	1,535,011
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	578,427
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	108,311
22.	REGULAR CERTIFICATES OF DEPOSIT.....	844,590
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	24,670
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,527,906
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,113,438
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	977,571
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	3,118
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,531,024
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	300,000
37.	UNDIVIDED PROFITS.....	506,715
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	906,715
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	4,437,739

STERLING INDUSTRIAL BANK  
STERLING

## OFFICERS-

WILLIAM H. KINNEY, PRESIDENT; ROBERT SAMSON, JAMES ELLIFF, VICE-  
PRESIDENT; DAVID GUSZAK, CASHIER

## DIRECTORS-

JAMES ELLIFF, JOHN E. ELLIFF, BERNARD HECKER, WILLIAM KINNEY, KENNETH  
LAWRENCE

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	443,003
2. U.S. TREASURY SECURITIES.....	999,599
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	110,681
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	5,240
7. EXCESS FUNDS SOLD.....	330,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	6,210,106
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	79,526
C. LOANS, NET.....	6,130,580
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	66,288
11. FURNITURE AND FIXTURES, NET.....	147,969
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	118,999
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	27,404
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	238,349
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	8,618,112

---

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	601,667
18. NOW ACCOUNTS.....	304,877
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	818,285
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	265,858
22. REGULAR CERTIFICATES OF DEPOSIT.....	5,882,212
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	64,855
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	7,937,754
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,123,162
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	6,212,925
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	134,859
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	8,072,613
33. SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34. COMMON STOCK.....	250,000
35. OTHER CAPITAL STOCK.....	270,000
36. SURPLUS.....	25,499
37. UNDIVIDED PROFITS.....	
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	545,499
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	8,618,112

---

STRASBURG INDUSTRIAL BANK  
STRASBURG

## OFFICERS-

DAN R. KIELY, CHAIRMAN OF BOARD; CONNIE J. MOOS, PRESIDENT/CASHIER;  
GARY L. RIFE, VICE-PRESIDENT/SECRETARY; FAYTHE L. MERRICK, ASSISTANT  
CASHIER

## DIRECTORS-

DAN R. KIELY, CONNIE J. MOOS, GARY L. RIFE

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,270,396
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,333,959
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	24,000
	C. LOANS, NET.....	2,309,959
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	2,008
11.	FURNITURE AND FIXTURES, NET.....	7,585
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	1,549
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	187,415
15.	OTHER ASSETS.....	28,457
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,807,369

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	29,325
18.	NOW ACCOUNTS.....	54,956
19.	PAYABLE THRU DRAFT ACCOUNTS.....	7,132
20.	MONEY MARKET ACCOUNTS.....	1,017,108
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	722,930
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,778,177
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	40,862
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,650,490
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,079,196
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,541,969
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	19,626
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,670,116
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	25,000
37.	UNDIVIDED PROFITS.....	12,253
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	137,253
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,807,369



THORNTON U. S. INDUSTRIAL BANK  
THORNTON

## OFFICERS-

KEITH MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT;  
R. C. DICKIE, MICHAEL L. HORNE, VICE-PRESIDENTS; T.C. MCCAMEY,  
SECRETARY; T. DALRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

## DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH MILES

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	331,663
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,714,033
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	58,200
	C. LOANS, NET.....	3,655,833
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	5,273
11.	FURNITURE AND FIXTURES, NET.....	22,052
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	60,086
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,074,907

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	18,520
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	776,801
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	2,551
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,015,078
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	16,263
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,829,213
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	766,801
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,033,892
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	991,842
31.	OTHER LIABILITIES.....	54,807
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,875,862
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	100,000
37.	UNDIVIDED PROFITS.....	599,045
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,199,045
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	4,074,907

TRINIDAD U. S. INDUSTRIAL BANK  
TRINIDAD

OFFICERS-

KEITH MILES, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; MARCUS VIGIL, R. C. DICKIE, VICE-PRESIDENTS; T. C. MCCAMEY, SECRETARY, T. DALRYMPLE, ASSISTANT SECRETARY; EVAN N. HALE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,040,066
2.	U. S. TREASURY SECURITIES.....	
3.	U. S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	915,668
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	25,553
	C. LOANS, NET.....	890,115
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	14,858
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	6,908
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	17,668
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,969,615

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	393,560
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	103,091
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	312,140
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	6,250
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	815,041
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	103,091
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	318,390
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	38,256
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	853,297
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	500,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	500,000
37.	UNDIVIDED PROFITS.....	116,318
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,116,318
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,969,615

VAIL FIRSTBANK INDUSTRIAL BANK  
VAIL

## OFFICERS-

ROGER A. BEHLER, PRESIDENT; TERRY L. HALVERSON, PAUL J. GALE, VICE-PRESIDENTS; DAVID E. TSCHOPP, VICE-PRESIDENT/CASHIER; CURTIS J. HARRIS, AUDITOR; STEVEN J. SWENSON, ASSISTANT VICE-PRESIDENT

## DIRECTORS-

ROBERT S. APPEL, ROGER A. BEHLER, DONALD J. EGAN, LARRY HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, J. R. THOMAS, GEORGE WILLIAMS, J. ROBERT YOUNG

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,272,634
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	69,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	37,800
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	500
C. LOANS, NET.....	37,300
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	22,921
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	61,234
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,463,089

---

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	118,099
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	716,848
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	385,011
25. ACCRUED INTEREST ON ALL DEPOSITS.....	3,352
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,223,310
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	834,947
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	388,363
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	12,221
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,235,531
33. SUBORDINATED NOTES AND DEBENTURES.....	

---

 EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	20,000
37. UNDIVIDED PROFITS.....	107,558
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	227,558
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,463,089

---

FIRST WALSENBERG INDUSTRIAL BANK  
WALSENBERG

## OFFICERS-

DR. FRED MANGHINI, PRESIDENT; JAY CROOK, R. E. KURTZ, VICE-  
PRESIDENTS; JAMIE R. MEDINA, MANAGER/CASHIER

## DIRECTORS-

JAY D. CROOK, E. A. GAYTON, VIRGIL LADURINI, DR. FRED A.  
MENGHINI

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	178,363
2.	U.S. TREASURY SECURITIES.....	458,463
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,017,012
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	48,924
	C. LOANS, NET.....	968,088
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	14,916
11.	FURNITURE AND FIXTURES, NET.....	5,244
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	9,700
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	46,286
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,681,060

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	103,964
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	118,202
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	1,251,842
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	23,128
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,497,136
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	118,202
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,274,970
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	17,682-
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,479,454
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	30,000
37.	UNDIVIDED PROFITS.....	71,606
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	201,606
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,681,060

WELLINGTON COLORADO INDUSTRIAL BANK  
WELLINGTON

## OFFICERS-

MIKE PRESZLOW, PRESIDENT/CASHIER; JACK WANSTREET, RICHARD ZIEMAN, VICE-PRESIDENTS; VICKIE RYAN, RHONDA FITCH, ASSISTANT CASHIERS

## DIRECTORS-

MIKE PRENZLOW, JACK WANSTREET, RICHARD ZIEMAN, LESTER LERICH, ROBERT R. STAFFORD, RAYMOND A. MURRAY, JOHN D. RANKIN

DECEMBER 31, 1985

## ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	108,441
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	199,919
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	836,899
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	
C. LOANS, NET.....	836,899
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	13,008
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	40,154
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	51,621
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,250,042

## LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	45,474
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	387,595
20. MONEY MARKET ACCOUNTS.....	68,183
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	12,423
22. REGULAR CERTIFICATES OF DEPOSIT.....	598,268
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	13,290
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,125,233
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	455,778
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	623,981
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	1,364
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,126,597
33. SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34. COMMON STOCK.....	150,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	30,000
37. UNDIVIDED PROFITS.....	56,555-
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	123,445
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	1,250,042

AVCO WESTMINSTER INDUSTRIAL BANK  
WESTMINSTER

## OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENTS/ASSISTANT SECRETARIES; R. J. HOEGLER, JOHN K. LYONS, THOMAS G. HETZEL, EDWARD P. FITZGERALD, ASSISTANT TREASURERS; LAILA B. SOARES, ASSISTANT SECRETARY; GERALD E. GILSTRAP, VICE-PRESIDENT; HENRY J. COLL. JR., ASSISTANT VICE-PRESIDENT; TERI REICHEN, VICE-PRESIDENT/CASHIER

## DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, HENRY J. COLL. JR., GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		23,594
2.	U.S. TREASURY SECURITIES.....		19,634
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....		45,450
5.	OTHER BONDS, NOTES AND DEBENTURES.....		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....		
7.	EXCESS FUNDS SOLD.....		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,090,127	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	114,564	
	C. LOANS, NET.....		2,975,563
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		468
11.	FURNITURE AND FIXTURES, NET.....		6,958
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15.	OTHER ASSETS.....		39,131
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		3,110,798

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....		116,395
18.	NOW ACCOUNTS.....		
19.	PAYABLE THRU DRAFT ACCOUNTS.....		
20.	MONEY MARKET ACCOUNTS.....		226,015
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		177,358
22.	REGULAR CERTIFICATES OF DEPOSIT.....		
23.	BROKERED DEPOSITS.....		
24.	OTHER TIME DEPOSITS.....		
25.	ACCRUED INTEREST ON ALL DEPOSITS.....		2,287
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		522,055
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	226,015	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	179,645	
27.	EXCESS FUNDS PURCHASED.....		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
	B. OTHER LIABILITIES FOR BORROWED MONEY.....		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....		
30.	BILLS PAYABLE TO PARENT COMPANY.....		1,682,142
31.	OTHER LIABILITIES.....		171,594
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		2,375,791
33.	SUBORDINATED NOTES AND DEBENTURES.....		

## EQUITY CAPITAL:

34.	COMMON STOCK.....		200,000
35.	OTHER CAPITAL STOCK.....		
36.	SURPLUS.....		135,000
37.	UNDIVIDED PROFITS.....		400,007
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		735,007
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...		3,110,798

WESTMINSTER MANUFACTURERS HANOVER INDUSTRIAL BANK  
WESTMINSTER

## OFFICERS-

JEFFREY T. RAST, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER  
DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-  
PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT SECRETARY;  
REGIS J. FOCHLER, VICE-PRESIDENT  
DIRECTORS-

JEFFREY T. RAST, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH, WILLIAM  
T. MCGOWAN, JOHN P. NEARY, THOMAS M. RYAN, EDWARD W. MAY

DECEMBER 31, 1985

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,072,425
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	131,445
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	10,335,592
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	103,455
	C. LOANS, NET.....	10,232,137
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	19,917
11.	FURNITURE AND FIXTURES, NET.....	20,393
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	69,558
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	11,545,875

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	178,248
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	2,314,604
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	268,874
22.	REGULAR CERTIFICATES OF DEPOSIT.....	3,896,311
23.	BROKED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	42,863
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	6,700,900
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,314,604
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	4,208,048
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	1,065,677
31.	OTHER LIABILITIES.....	1,068,183
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	8,834,760
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	600,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	900,000
37.	UNDIVIDED PROFITS.....	1,211,115
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	2,711,115
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	11,545,875

CREDIT THRIFT OF AMERICA INDUSTRIAL BANK  
WHEAT RIDGE

## OFFICERS-

WENDELL L. DIXON, PRESIDENT, LOUIS DURFEE, GARY E. COTTRELL, GEORGE R. WOODRUFF, ROSSITER A. ARMSTRONG, FRED KOHLRUSS, JAMES A. RICHARDS, JOHN BOLGER, TROY GOODWIN, JOSEPH L. HENRY, GAYLORD E. FRANCIS, DAVID C. SEELEY, OWEN M. HAMILTON, JOSEPH P. TIMPONE, DAVID M. LACKEY, ROBERT R. PATON, JAMES S. SNYDER, DONALD C. BRYERS, GEORGE M. LINDSTROM, TIMOTHY A. TEMPLE, VICE-PRESIDENTS; LYSLE I. ABBOTT, SECRETARY; THOMAS P. GULLEY, WILLIAM A. ROTZIEN, ASSISTANT SECRETARIES; JAMES E. ROBINSON, TREASURER, ROBERT P. PLUMMER, ASSISTANT TREASURER; ARTHUR D. HOLLEY, CASHIER

## DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, LYSLE ABBOTT, GAYLORD E. FRANCIS

---

 DECEMBER 31, 1985
 

---

## ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	800
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,478,274
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	89,817
	C. LOANS, NET.....	3,388,457
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	8,886
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	9,295
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,407,438

## LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22.	REGULAR CERTIFICATES OF DEPOSIT.....	
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	1,477,293
31.	OTHER LIABILITIES.....	14,283
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,491,576
33.	SUBORDINATED NOTES AND DEBENTURES.....	

## EQUITY CAPITAL:

34.	COMMON STOCK.....	200,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	800,000
37.	UNDIVIDED PROFITS.....	915,862
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,915,862
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,407,438

---



ROCKY MOUNTAIN WIDEFIELD INDUSTRIAL BANK  
WIDEFIELD

OFFICERS-

W. HAROLD DOBSON, PRESIDENT/CHAIRMAN OF BOARD; LINDA M. BARNES, VICE-PRESIDENT; HARRIS H. SIMMONS, TREASURER/CASHIER; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, ASSISTANT SECRETARY

DIRECTORS-

LINDA M. BARNES, W. HAROLD DOBSON, CLIFFORD E. KATALIN, HARRIS H. SIMMONS

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		142,004
2.	U.S. TREASURY SECURITIES.....		192,922
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....		
5.	OTHER BONDS, NOTES AND DEBENTURES.....		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....		
7.	EXCESS FUNDS SOLD.....		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	6,349,860	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	290,069	
	C. LOANS, NET.....		6,059,791
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		22,110
11.	FURNITURE AND FIXTURES, NET.....		29,588
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		61,996
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15.	OTHER ASSETS.....		67,506
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		6,575,917

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....		100,490
18.	NOW ACCOUNTS.....		
19.	PAYABLE THRU DRAFT ACCOUNTS.....		
20.	MONEY MARKET ACCOUNTS.....		379,856
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		153,157
22.	REGULAR CERTIFICATES OF DEPOSIT.....		1,030,973
23.	BROKERED DEPOSITS.....		
24.	OTHER TIME DEPOSITS.....		
25.	ACCRUED INTEREST ON ALL DEPOSITS.....		17,042
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		1,681,518
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	480,346	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,201,172	
27.	EXCESS FUNDS PURCHASED.....		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
	B. OTHER LIABILITIES FOR BORROWED MONEY.....		4,132,000
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....		
30.	BILLS PAYABLE TO PARENT COMPANY.....		
31.	OTHER LIABILITIES.....		118,545
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		5,932,063
33.	SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34.	COMMON STOCK.....		110,400
35.	OTHER CAPITAL STOCK.....		
36.	SURPLUS.....		138,800
37.	UNDIVIDED PROFITS.....		394,654
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		643,854
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...		6,575,917

YUMA INDUSTRIAL BANK  
YUMA

OFFICERS-

GARY L. RIFE, PRESIDENT; DALETTE S. ADAMS, VICE-PRESIDENT/SECRETARY  
ROBERT D. BUCHANAN, SECRETARY

DIRECTORS-

ROBERT D. BUCHANAN, GARY L. RIFE, ROBERT E. WILSON, GERALD E. ZION

DECEMBER 31, 1985

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	338,271
2.	U.S. TREASURY SECURITIES.....	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5.	OTHER BONDS, NOTES AND DEBENTURES.....	243,503
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7.	EXCESS FUNDS SOLD.....	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	2,591,412
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	27,593
	C. LOANS, NET.....	2,563,819
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11.	FURNITURE AND FIXTURES, NET.....	9,328
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	80,220
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15.	OTHER ASSETS.....	66,819
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,301,960

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS.....	103,917
18.	NOW ACCOUNTS.....	
19.	PAYABLE THRU DRAFT ACCOUNTS.....	
20.	MONEY MARKET ACCOUNTS.....	772,744
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	22,368
22.	REGULAR CERTIFICATES OF DEPOSIT.....	2,194,096
23.	BROKERED DEPOSITS.....	
24.	OTHER TIME DEPOSITS.....	
25.	ACCRUED INTEREST ON ALL DEPOSITS.....	3,513
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,096,638
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	772,744
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,219,977
27.	EXCESS FUNDS PURCHASED.....	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30.	BILLS PAYABLE TO PARENT COMPANY.....	
31.	OTHER LIABILITIES.....	13,598
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,110,236
33.	SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34.	COMMON STOCK.....	100,000
35.	OTHER CAPITAL STOCK.....	
36.	SURPLUS.....	40,000
37.	UNDIVIDED PROFITS.....	51,724
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	191,724
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)...	3,301,960

