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



To His Excellency

ROY ROMER

The Governor of the State

of

Colorado

For the period from January 1, 1986

to December 31, 1986



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December 31, 1986

TO: His Excellency Roy Romer
Governor of the State of Colorado

Dear Governor Romer:

I am honored to submit this Annual Report of Condition for all state-chartered commercial and industrial banks in compliance with the provisions of section 11-2-109, C.R.S. (as amended). Publication and distribution of this report are 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 194 state chartered commercial banks reported total deposits of \$6,490,206,000 as of December 31, 1986, and total assets of \$7,443,579,000, also ending December 31, 1986. Assets increased by 2.9 percent over those reported in December 1985. At the end of 1985, there were 195 state chartered commercial banks with total assets of \$7,231,531,000. Five state chartered banks were closed during 1986. Two national charters were also closed.

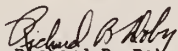
Colorado has five trust companies with total trust assets of \$3,970,818,780 and reported total liabilities and equity capital of \$23,162,764 as of December 31, 1986. The Statement of Condition of state chartered trust companies is herewith in compliance with section 11-23-114(3), C.R.S. (as amended).

The 108 state chartered industrial banks in Colorado reported total deposits of \$ 514,311,000 and total assets of \$999,764,000 as of December 31, 1986. This represents a 6.0 percent decrease since December 31, 1985 at which time the 129 state chartered industrial banks reported total assets of \$1,063,914,741. The number of industrial banks decreased from 129 at the end of December 31, 1985, to 108 December 31, 1986, a decrease of 21.

State chartered industrial banks currently offer insurance on deposits up to \$40,000 in the aggregate pursuant to section 11-22-305, C.R.S. (as amended). Cooperative effort between the Banking Division and the Industrial Bank Savings Guaranty Corporation to bring about Federal Deposit Insurance Corporation protection for industrial banks is under way.

State chartered credit unions reported total deposits of \$1,268,951,308 and total assets of \$1,400,256,191 as of December 31, 1986. This represents an increase of 20.0 percent in total assets over those reported December 31, 1985. The number of credit unions decreased from 114 reported as of December 31, 1985, to 106 as of December 31, 1986.

Very truly yours,


Richard B. Dopy
State Bank Commissioner and
Chairman, State Banking Board

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	Kenneth R. Ehrich
Louise A. Fish	Lee B. Woodbury

SENIOR FINANCIAL INSTITUTIONS EXAMINERS

Leonard A. Reish
EDP AUDITOR II

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

FINANCIAL INSTITUTIONS EXAMINERS

Julia E. Swearingen
ADMINISTRATIVE OFFICER II

--

Mary Cunningham Senior Secretary	Sandra Wilmoth Senior Secretary
Carol M. Elliott Senior Secretary	Annette Trujillo Secretary
Laura Dilka Word Processor Operator B	Billie Arlene Grant Typist B
Catherine Brunick Typist B	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>
January 23, 1986	United Bank of Westminster Westminster	600,000	600,000	300,000
July 31, 1986	First Mountain State Bank Montrose	1,000,000	200,000	100,000
September 24, 1986	The Professional Bank of Colorado Englewood	1,000,000	1,000,000	250,000
December 18, 1986	OMNIBANK Leetsdale	N/A	N/A	N/A

COMPARATIVE ABSTRACT

Showing Condition of State Credit Unions 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	106 Credit	% TO	114 Credit	INCREASE(+)	%
	Unions 12-31-86	TOTAL	Unions 12-31-85	DECREASE(-)	CHANGE
Loans to Members	794,025	56.7	715,290	+78,735	+11.1
All Other Loan Accounts	3,485	.2	14,228	-10,743	-75.5
Total Loans	797,510	56.9*	729,518	+67,992	+9.3
Allowance for Loan Losses			-46	-46	-100.0
Cash	23,153	1.7	19,484	+3,669	+18.8
Investment Securities					
U.S. Government Obligations	34,199	2.4	30,347	+3,852	+12.7
Federal Agency Securities	36,627	2.6	49,259	-12,632	-25.6
Common Trust Investments	6,791	.5	2,375	+4,416	+185.9
Corporate Central CU	160,594	11.5	149,596	+10,998	+7.4
Commercial Banks	144,727	10.4	51,280	+93,447	+182.2
Savings & Loans, Mutual					
Savings Banks	123,658	8.8	75,337	+48,321	+64.1
Shares in Central Liquidity					
Facility	10,033	.7	8,435	+1,598	+18.9
Other Credit Unions	826	-0-	1,178	-352	-29.9
Loans to Credit Unions	60	-0-	44	+16	+36.4
All Other Investments	18,571	1.3	19,047	-476	-2.5
Total Investments	536,086	38.2*	386,898	+149,188	+38.6
Land & Building					
(Net of depreciation)	26,316	1.9	17,986	+8,330	+46.3
Other Fixed Assets	9,420	.7	7,394	+2,026	+27.4
Other Assets	7,772	.6	5,546	+2,226	+40.1
Total Assets	1,400,257	100.0	1,166,780	+233,477	+20.0
<u>Liabilities</u>					
Promissory Notes	20	-0-	18	+2	+11.1
Reverse Repo Agreement	1,214	-0-	727	+487	+67.0
Other Notes	697	-0-	627	+70	+11.2
Accounts Payable	2,421	.2	2,215	+206	+9.3
Interest Payable on Deposits	1,999	.1	1,987	+12	+6
Dividends Payable	3,723	.3	4,386	-663	-15.1
Non-Share Deposits	109,036	7.9	70,958	+38,078	+53.7
All Other Liabilities	1,635	.1	2,492	-857	-34.4
Total Liabilities	120,745	8.6*	83,410	+37,335	+44.8
<u>Equity Capital</u>					
Share Certificates	206,613	14.8	278,173	-71,570	-25.7
Share Drafts	92,443	6.6	71,642	+20,801	+29.0
IRA, Keogh Accounts	178,144	12.7	142,027	+36,117	+25.5
Other Shares	682,716	48.8	479,325	+203,391	+42.4
Total Shares	1,159,916	82.9	971,167	+188,749	+19.4
Regular Reserves	54,279	3.9	51,470	+2,809	+5.5
Investment Valuation Reserve	372	-0-	566	-194	-34.3
Other Reserves	8,492	.6	8,657	-165	-1.9
Undivided Earnings	56,453	4.0	51,510	+4,943	+9.6
Total Equity Capital	119,596	8.5	112,203	+7,393	+6.6
Total Equity Capital/Shares	1,279,512	91.4*	1,083,370	+196,142	+18.1
Total Liabilities/Equity/Shares	1,400,257	100.0	1,166,780	+233,477	+20.0

* Sub-Total

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	194 BANKS 12-31-86	% TO TOTAL	195 BANKS 12-31-85	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	766,672	10.0	713,623	+ 53,049	+7.4
SECURITIES	1,468,010	20.0	1,397,058	+ 70,952	+5.1
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	721,640	9.5	528,273	+193,367	+36.6
LOANS AND LEASE FINANCING RECEIVABLES	4,061,107	54.5	4,201,075	-139,968	-3.3
ASSETS HELD IN TRADING ACCOUNTS	247	0	210	+ 37	+17.6
PREMISES AND FIXED ASSETS	190,173	3.0	182,941	+ 7,232	+4.0
OTHER REAL ESTATE OWNED	91,331	1.0	56,201	+ 35,130	+62.5
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	644	0	1,512	- 848	-56.1
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	398	0	1,490	- 1,092	-73.3
INTANGIBLE ASSETS	235	0	315	- 80	-25.4
OTHER ASSETS	143,102	2.0	148,832	- 5,730	-3.8
TOTAL ASSETS	7,443,579	100.0	7,231,531	+212,048	+2.9
LIABILITIES					
DEPOSITS - DOMESTIC OFFICES	6,490,206	87.0	6,278,598	+211,608	+3.4
- NONINTEREST BEARING	1,586,761		1,589,630	- 2,869	-.2
- INTEREST BEARING	4,903,445		4,688,968	+214,477	+4.6
FED FUNDS PURCHASED AND SECURI- TIES SOLD UNDER AGREEMENTS	244,836	3.2	225,135	+ 19,701	+8.8
DEMAND NOTES/U.S. TREASURY	10,732	.1	20,333	- 9,601	-47.2
OTHER BORROWED MONEY	7,490	.1	4,316	+ 3,174	+73.5
MORTGAGE INDEBTEDNESS	27,766	.5	28,488	- 722	-2.5
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	398		1,490	- 1,092	-73.3
NOTES AND DEBENTURES	8,760	.1	9,460	- 700	-7.4
OTHER LIABILITIES	76,463	1.0	86,913	- 10,450	-12.0
TOTAL LIABILITIES	6,866,651	92.0*	6,654,733	+211,918	+3.2
EQUITY CAPITAL					
PREFERRED STOCK	0		1,010	- 1,010	-100.0
COMMON STOCK	125,214	1.5	123,386	+ 1,828	+1.5
SURPLUS	246,855	3.5	240,742	+ 6,113	+2.5
UNDIVIDED PROFITS/CAP.RES.	204,859	3.0	211,660	- 6,801	-3.2
TOTAL EQUITY CAPITAL	576,928	8.0*	576,798	+ 130	0
TOTAL LIABILITIES AND EQUITY CAPITAL	7,443,579	100.0	7,231,531	212,048	+2.9

* Sub-Total

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

Basalt	543	Alpine Bank, Basalt	13
Bayfield	549	Pine River Valley Bank.	14
Blende	542	Centennial Bank of Blende	15
Boulder.	522	Bank of Boulder	16
Boulder.	616	Boulder Tri-State Bank.	17
Boulder.	472	Security Bank of Boulder.	18
Boulder.	009	United Bank of Boulder.	19
Brighton	507	Platte Valley Bank.	20
Brighton	428	United Bank of Brighton	21
Broomfield	545	Central Bank of Broomfield.	22
Broomfield	465	United Bank of Broomfield	23
Brush.	294	Farmers State Bank of Brush	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	608	State Bank & Trust of Colorado Springs.	39
Colorado Springs	510	Citadel Bank, The	40
Colorado Springs	546	United Bank Garden of the Gods.	41
Commerce City.	449	Metropolitan State Bank	42
Cortez	429	Citizens State Bank	43
Craig.	421	Moffat County State Bank.	44
Crested Butte.	551	Crested Butte State Bank.	45
Cripple Creek.	520	Bank of Cripple Creek	46

D

Del Norte.	431	Rio Grande County Bank.	47
Delta.	149	Colorado Bank and Trust Company	48
Denver	612	American Bank of Commerce	49
Denver	457	Bank of Denver.	50
Denver	030	Central Bank of Denver.	51
Denver	453	Central Bank of North Denver.	52
Denver	473	Century Bank & Trust.	53
Denver	589	Century Bank North.	54
Denver	493	Citywide Bank of Denver	55
Denver	092	Colorado State Bank of Denver	56
Denver	519	Frontier Bank of Denver	57
Denver	460	Guaranty Bank & Trust Company	58
Denver	576	Independent State Bank of Colorado.	59
Denver	556	International Bank.	60
Denver	444	Mountain States Bank.	61

ALPHABETICAL INDEX

D

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
Denver	620	OMNIBANK Leedsdale	62
Denver	536	OMNIBANK Southeast	63
Denver	613	Prudential Bank	64
Denver	470	Southwest State Bank	65
Denver	607	Tri-State Bank	66
Denver	509	Union Bank & Trust	67
Dolores	467	Dolores State Bank	68
Dove Creek	446	Dove Creek State Bank	69
Durango	492	United Bank of Durango	70

E

Eagle	601	Alpine Bank, Eagle	71
Eagle	505	FirstBank of Eagle County	72
Eaton	432	Eaton Bank	73
Englewood	578	Ambank at Orchard Valley	74
Englewood	518	Arapahoe Bank & Trust	75
Englewood	579	Charter Bank & Trust	76
Englewood	605	FirstBank at Arapahoe/Yosemite	77
Englewood	564	International Bank, Englewood	78
Englewood	619	Professional Bank, The	79
Erie	285	FirstBank of Erie	80
Estes Park	037	Estes Park Bank	81
Evergreen	530	Bank of Evergreen	82

F

Fairplay	274	Bank of Fairplay	83
Federal Heights	595	International Bank North	84
Fort Collins	572	Commerce Bank	85
Fort Collins	532	Northern Bank & Trust	86
Fort Collins	476	Rocky Mountain Bank & Trust Company	87
Fort Lupton	050	Fort Lupton State Bank	88
Fort Morgan	291	Farmers State Bank of Fort Morgan	89
Fort Morgan	591	Fort Morgan State Bank	90
Fountain	491	Pioneer Bank of Fountain	91
Fowler	052	Fowler State Bank	92
Frederick	535	Valley Bank of Frederick	93
Frisco	488	Summit County Bank	94
Fruita	440	Fruita State Bank	95

G

Georgetown	503	Bank of Georgetown	96
Glendale	606	Citizens Bank of Glendale	97
Glendale	597	Commonwealth State Bank	98
Glenwood Springs	570	Alpine Bank & Trust	99
Glenwood Springs	598	Alpine Bank, Glenwood Springs Mall	100
Golden	569	Denver West Bank & Trust	101
Granada	288	American State Bank	102
Granby	450	Middle Park Bank	103
Grand Junction	603	Bank of Grand Junction	104
Grand Junction	422	IntraWest Bank of Grand Junction	105
Greeley	585	Central Bank of Greeley	106
Greeley	485	Bank of Greeley, The	107
Greeley	562	Union Colony Bank	108
Greeley	059	United Bank of Greeley	109
Gunnison	207	Gunnison Bank & Trust Company	110

H

Haxtun	436	Haxtun Community Bank	111
Holly	499	First Bank & Trust	112
Hotchkiss	425	First State Bank of Hotchkiss	113

I

Idaho Springs	438	First State Bank	114
Ignacio	198	United Bank of Ignacio	115

ALPHABETICAL INDEX

K

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
Keenesburg	442	Citizens State Bank	116
Kersey	565	Kersey State Bank	117
Kiowa	136	Kiowa State Bank	118
Kirk	321	Kirk State Bank	119
Kit Carson	176	Kit Carson State Bank	120
Kremmling	070	Bank of Kremmling	121

L

La Junta	073	Colorado Bank & Trust Company, La Junta	122
La Junta	072	La Junta State Bank	123
Lakewood	511	Citywide Bank of Jefferson	124
Lakewood	610	Citywide Bank of Lakewood	125
Lakewood	553	FirstBank of Academy Park	126
Lakewood	539	Green Mountain Bank	127
Lakewood	439	Jefferson Bank & Trust	128
Lamar	394	Valley State Bank	129
Leadville	434	Commercial Bank of Leadville	130
Littleton	596	Ambank at Broadway	131
Littleton	521	Central Bank of Chatfield	132
Littleton	584	Citizens Bank	133
Littleton	577	Columbine Valley Bank & Trust	134
Littleton	462	United Bank of Littleton	135
Longmont	599	Pioneer Bank of Longmont	136
Louisville	580	Bank of Louisville	137
Loveland	526	American Bank	138
Loveland	448	Home State Bank	139
Lyons	514	Valley Bank of Lyons	140

M

Mancos	483	Mancos Valley Bank	141
Manitou Springs	085	Bank of Manitou	142
Manzanola	337	J. N. Beaty & Company, Bankers	143
McClave	397	McClave State Bank	144
Meeker	600	Peoples State Bank	145
Minturn	500	FirstBank of Minturn	146
Monte Vista	430	Bank of Monte Vista	147
Montrose	618	First Mountain State Bank	148
Montrose	557	Montrose State Bank	149
Monument	540	El Paso County Bank	150

N

Naturita	512	Montrose County Bank	151
Northglenn	529	Citywide Bank of Northglenn	152
Norwood	447	San Miguel Basin State Bank	153

O

Olathe	544	Olathe State Bank	154
Ouray	270	Citizens State Bank of Ouray	155

P

Pagosa Springs	147	Citizens Bank of Pagosa Springs	156
Paonia	550	Paonia State Bank	157
Parker	555	Bank of the West	158
Platteville	560	Platteville State Bank	159
Pueblo	101	Minnequa Bank of Pueblo	160
Pueblo	174	Pueblo Bank & Trust Company	161
Pueblo	568	Pueblo Boulevard Bank	162
Pueblo	451	United Bank of Pueblo	163
Pueblo West	588	Bank of Southern Colorado	164

R

Rangely	479	Bank of Rangely	165
Rangely	602	Rio Blanco State Bank	166
Rifle	587	Regional Bank of Rifle	167
Rocky Ford	445	Empire State Bank	168

ALPHABETICAL INDEX

S

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
Sallida	531	Chaffee County Bank	169
Security	480	Valley Bank of Security	170
Snowmass Village	528	Alpine Bank of Snowmass	171
Springfield	554	Baca State Bank	172
Steamboat Springs	533	United Bank of Steamboat Springs	173
Sterling	346	Commercial Savings Bank of Sterling	174
Sterling	417	IntraWest Bank of Sterling	175

T

Telluride	495	Bank of Telluride	176
Thornton	614	Citywide Bank of Thornton	177
Thornton	478	North Valley Bank	178

V

Vail	490	FirstBank of Vail	179
----------------	-----	-----------------------------	-----

W

Walden	459	North Park State Bank	180
Walsh	313	Colorado State Bank	181
Westcliffe	559	Custer County Bank	182
Westminster	594	Bank of Westminster	183
Westminster	498	Citizens Bank	184
Westminster	617	United Bank of Westminster	185
Wheat Ridge	524	Citywide Bank of Applewood	186
Wheat Ridge	615	International Bank of Wheat Ridge	187
Wiggins	506	First State Bank of Wiggins	188
Wiley	123	State Bank of Wiley	189
Windsor	552	Bank of Windsor	190
Winter Park	508	Bank of Winter Park	191
Woodland Park	484	Park State Bank	192
Wray	547	Wray State Bank	193

Y

Yuma	224	Farmers State Bank of Yuma	194
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PERMANENT REGULATIONS OF THE COLORADO
STATE BANKING BOARD

CBI01.32 - Activities which are primarily investments in real estate.

Pursuant to the provisions of section 11-7-106(10), C.R.S. (1986 Supp.), a state bank may make investments, not to exceed ten percent of its total assets, which are primarily investment in real estate or may acquire and hold the voting stock of one or more corporations the activities of which are primarily investments in real estate; except that, unless otherwise approved by the Board:

1. No state bank participating in the joint Federal Reserve Board - Federal Deposit Insurance Corporation - Office of the Comptroller of the Currency capital forbearance plan shall make total investments pursuant to section 11-7-106(10), C.R.S. (1986 Supp.), in excess of five percent of its total assets.

2. No state bank that has a regulatory composite examination rating (CAMEL) of "4" or "5" from any regulator shall make investments pursuant to section 11-7-106(10), C.R.S. (1986 Supp.); and

3. No state bank that has a regulatory composite examination rating (CAMEL) of "3" from any regulator and that is subject to a memorandum of understanding, cease and desist order, written agreement imposed by or entered into with any regulator of the state bank shall make total investments pursuant to section 11-7-106(10), C.R.S. (1986 Supp.), in excess of five percent of its total assets.

CBI01.33 - Commercial bank trust powers - reporting requirements.

Any commercial bank with trust powers granted pursuant to the provisions of section 11-3-102, C.R.S. (1973), or section 11-3-117(2), C.R.S. (1973), shall submit to the Division a copy of the Annual Report of Trust Assets, prepared by the bank and filed with the Federal Deposit Insurance Corporation or the Federal Reserve Board.

OMNIBANK ARVADA
ARVADA

OFFICERS-

BRENT BARLOW, PRESIDENT; BETTY FARLOW, VICE-PRESIDENT/CASHIER;
ROBERT W. GRAF, SECRETARY

DIRECTORS-

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

DECEMBER 31, 1986

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.....	100	
2. SECURITIES.....	9,322	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	175	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,189	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	107	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	10,082	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	594	
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.....	359	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,630	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	20,115	
(1) NONINTEREST-BEARING.....	7,391	
(2) INTEREST-BEARING.....	12,724	
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.....	89	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,204	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	400	
25. SURPLUS.....	700	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,326	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,426	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	22,630	

PITKIN COUNTY BANK & TRUST COMPANY/ASPEN
ASPEN

OFFICERS-

ALLEN KOENEKE, PRESIDENT; THOMAS W. GRIFFITHS, VICE-PRESIDENT;
MARY ANN CAMPBELL, CASHIER; KYLE J. SMITH, COMMERCIAL LOAN OFFICER;
AMY GILBERTSON, ASSISTANT CASHIER; ANN BAKER, SECRETARY

DIRECTORS-

CHARLES B. ISRAEL, CAROL ANN KOPF, ROBERT R. ODEN, J. THOMAS CLARK,
ALLEN R. KOENEKE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		7,238
B. INTEREST-BEARING BALANCES.....		3,083
2. SECURITIES.....		4,146
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,350
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	24,315	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	241	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		24,074
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.....		
11. OTHER ASSETS.....		364
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		44,478

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		41,568
(1) NONINTEREST-BEARING.....	16,125	
(2) INTEREST-BEARING.....	25,443	
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.....		670
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		42,238
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		650
25. SURPLUS.....		684
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		906
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,240
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		44,478

THE BANK OF ASPEN
ASPEN

OFFICERS-

KURT ADAM, PRESIDENT/CEO; GEORGE HART, VICE-PRESIDENT; MARY M. RYERSON, OPERATIONS OFFICER/ASST. VICE-PRESIDENT; JACK LQUOLD, ASST. VICE-PRES.; MOLLY BEATTIE, SECRETARY; CLARE BURRONGER, ASST. OPERATIONS OFFICER

DIRECTORS-

MICHAEL J. PINT, JOHN M. MORRISON, RICHARD J. MEEKER,
LEE R. ANDERSON, RODNEY P. BURWELL, WILLIAM E. CLARK

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,962
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		10,564
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,710
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	21,166	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	216	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		20,950
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		533
7. OTHER REAL ESTATE OWNED.....		470
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		561
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		42,750

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		38,620
(1) NONINTEREST-BEARING.....	15,478	
(2) INTEREST-BEARING.....	23,142	
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).....		38,733
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,000
25. SURPLUS.....		1,650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,367
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,017
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		42,750

CENTRAL BANK OF AURORA
AURORA

OFFICERS-

KEN GRUNKEMEYER, PRESIDENT; JANICE KOSHIO, EXEC VICE-PRES./SECRETARY;
JOHN MCLAUGHLIN, TIMOTHY S. GERAGHTY, VICE-PRESIDENTS; WILLIAM HOWARD,
CASHIER; ANDREW FARRELL, ASST VICE-PRESIDENT; DIANA DREILING, CONSUMER
LENDER; CAROL PATTERSON, OPER. OFFICER; BLAKE FEIK, COMMERCIAL LENDER

DIRECTORS:

JOSEPH R. LINCOLN, TERRANCE J. TANGEN, KEN GRUNKEMEYER,
MARVIN OWENS, JR., DONALD ECHTERMEYER, JOHN M. STAFFORD

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,491
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		4,436
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,530
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	19,543	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	355	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		19,188
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		740
7. OTHER REAL ESTATE OWNED.....		232
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		903
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		34,520

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		32,212
(1) NONINTEREST-BEARING.....	9,184	
(2) INTEREST-BEARING.....	23,028	
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.....		297
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		32,509
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		1,711
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,011
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		34,520

COMMERCE BANK OF AURORA
AURORA

OFFICERS-

JAMES C. LEWIEN, PRESIDENT; CAROL A. HARDY, VICE-PRESIDENT/OPERATIONS;
C. BRUCE WAMPLER, KATHLEEN MICHEL, VICE-PRESIDENTS; PAUL W. SHOEMAKER,
JANE TAGGART, ASST. VICE-PRESIDENTS; JOE GARMATZ, CONSUMER LOAN OFFICER/
MGR.; DOUGLAS SCHELLINGER, CONSUMER LOAN OFFICER; L. MICHAEL FINNEGAN,
COMMERCIAL LOAN OFFICER; CAROL E CALLAHAN, FINANCIAL ACCOUNTING OFFICER;
CHRISTINE KUNA, OPERATIONS OFFICER; JUDY BYERLY, LOAN SERVICING OFFICER;

DIRECTORS-

JAMES C. LEWIEN, PAUL V. MURRAY, JR., JAMES B. WALTER, JOSEPH D. FREUND,
LESTER D. PEDICORD, DWIGHT C. RIDER

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,485
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		5,937
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		6,865
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	22,302	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	439	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		21,863
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		476
7. OTHER REAL ESTATE OWNED.....		466
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		510
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		40,602

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		37,077
(1) NONINTEREST-BEARING.....	10,930	
(2) INTEREST-BEARING.....	26,147	
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.....		148
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		37,225
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		1,533
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,244
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,377
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		40,602

OMNIBANK AURORA
AURORA

OFFICERS-

R. L. MCGILVERY, PRESIDENT; ROBERT G. KLUTH, NEYSA PRUDICH,
RICK METZLER, ASSISTANT VICE-PRESIDENTS; BARBARA SANDERS, ASST. CASHIER;
CHARLES E. KNAPP, CASHIER

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, GARY KLEARMAN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,361
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	11,906
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,030
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,013
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	139
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,874
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	341
7. OTHER REAL ESTATE OWNED.....	164
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).....	28,148

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,315
(1) NONINTEREST-BEARING.....	9,273
(2) INTEREST-BEARING.....	16,042
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.....	87
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,402
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,646
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,746
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	28,148

PEOPLES BANK & TRUST COMPANY/AURORA
AURORA

OFFICERS-

HOMER H. LYLE, PRESIDENT/CHAIRMAN; ROBERT R. MIDCAP, EXECUTIVE VICE-PRESIDENT; JAMES B. COOLING, SR. VICE PRESIDENT; DAVE EDWARDS, VICE-PRES./TRUST OFFICER; CLAYTON BADEN, CASHIER; LOIS PICKINPAUGH, ASSISTANT VICE-PRESIDENT; GAYLA LEWIS, JOAN MCNULTY, WANDA ALBERS, ASSISTANT CASHIERS; PEGGY SPARKS, ASSISTANT TRUST OFFICER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,469	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	4,547	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	11,600	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	21,134	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	218	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	20,916	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	489	
7. OTHER REAL ESTATE OWNED.....	471	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	257	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	40,749	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	37,247	
(1) NONINTEREST-BEARING.....	12,504	
(2) INTEREST-BEARING.....	24,743	
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.....	477	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	37,724	
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.....	1,025	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,025	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	40,749	

SECURITY BANK OF AURORA
AURORA

OFFICERS-

DOUGLAS MOLL, CHAIRMAN; WILLIAM C. EASTON III, PRESIDENT/CEO;
BRIAN P. KENNA, EXECUTIVE VICE-PRESIDENT; DAVID MOLL, VICE-PRESIDENT;
ANN FRANCES SMITH, ASSISTANT VICE-PRESIDENT

DIRECTORS-

MARVIN MOLL, DAVID MOLL, DOUGLAS MOLL, STEPHEN PETERSON,
WILLIAM C. EASTON, III

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,052
B. INTEREST-BEARING BALANCES.....		984
2. SECURITIES.....		1,195
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,291	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	41	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,250
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		415
7. OTHER REAL ESTATE OWNED.....		441
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).....		13,836

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		13,108
(1) NONINTEREST-BEARING.....	4,878	
(2) INTEREST-BEARING.....	8,230	
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).....		13,142
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		250
25. SURPLUS.....		650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		206-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		694
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,836

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., HENRY R. ROBINSON, FREDERICK N. FANNING,
MURRAY HILL, ROBERT MCFANN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,444	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	1,743	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	595	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,497	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	59	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	5,438	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	377	
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.....	280	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,018	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	9,252	
(1) NONINTEREST-BEARING.....	2,851	
(2) INTEREST-BEARING.....	6,401	
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).....	9,299	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	500	
25. SURPLUS.....	250	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	31-	
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)....	10,018	

UNITED BANK OF AURORA
AURORA

OFFICERS-

JOHN T. KENNEDY, PRESIDENT; JACK C. HEIMBICHNER, SR. VICE-PRESIDENT/
SECRETARY. LINDA GIBSON, SR. VICE-PRESIDENT/CASHIER; ARDEN KRUGERUD,
RICHARD K. RICHARD, SR. VICE-PRESIDENTS; CAROLE COSTELLO, F.E. KILGORE,
SHIRLEY HAINES, VICE PRESIDENTS; DANIEL W. MILLER, SANDY KAUSEL, ASST.
VICE-PRESIDENTS; CHRIS VAN DYK, ASST. VICE-PRESIDENT/ASST. CASHIER;
STEVE GHADAIFCHIAN, STANLEY DEPUE, COMMERCIAL BANKING OFFICERS;
MACK FORTENBERRY, BILLY R. MILLER, PERSONAL BANKING OFFICERS

DIRECTORS-

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

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,119
B. INTEREST-BEARING BALANCES.....	500
2. SECURITIES.....	11,718
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,350
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	54,607
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	766
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	53,841
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,618
7. OTHER REAL ESTATE OWNED.....	1,043
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,113
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	77,302

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	70,143
(1) NONINTEREST-BEARING.....	14,101
(2) INTEREST-BEARING.....	56,042
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.....	713
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	70,856
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,696
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,446
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	77,302

UNITED BANK OF AURORA-SOUTH
AURORA

OFFICERS-

LINDA BEDINGER, PRESIDENT; LINDA GIBSON, VICE-PRES./CASHIER/SECRETARY;
ARDEN KRUGERUD, SR VICE-PRESIDENT; HELEN ELSHEIKH, ASST. VICE-PRESIDENT;
ASST. CASHIER; SHIRLEY HAINES, VICE-PRESIDENT/MARKETING OFFICER;
BRUCE J. BERINGER, ASST. VICE-PRESIDENT; STEPHEN H. SIMPSON, III,
MARVA COLEMAN, PERSONAL BANKING OFFICERS

DIRECTORS

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,439
B. INTEREST-BEARING BALANCES.....		3,000
2. SECURITIES.....		1,632
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,333	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	262	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,071
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		688
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.....		257
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		15,587

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		13,604
(1) NONINTEREST-BEARING.....	3,850	
(2) INTEREST-BEARING.....	9,754	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		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.....		95
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		14,199
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		800
25. SURPLUS.....		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		188
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,388
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		15,587

FIRSTBANK OF AVON
AVON

OFFICERS-

TERRY L. HALVERSON, PRESIDENT; RANDY L. DIERS, VICE-PRESIDENT/CASHIER;
ANDREW H. HANCOCK, ASSISTANT CASHIER; ROBERT S. APPEL, SECRETARY

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, EVERETT WILLIAMS

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,418
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,771
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,026
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,422
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	153
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,269
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	475
7. OTHER REAL ESTATE OWNED.....	248
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	435
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,642

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,525
(1) NONINTEREST-BEARING.....	6,090
(2) INTEREST-BEARING.....	12,435
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	53
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).....	18,602
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	440
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,040
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	19,642

ALPINE BANK, BASALT
BASALT

OFFICERS-

DAVE SCRUBY, PRESIDENT; JO BERRY, ASST. 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, RODNEY E. SLIFER,
J. ROBERT YOUNG, ROBERT F. DOWNS, JACK E. EDGINGTON

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,087
B. INTEREST-BEARING BALANCES.....	992
2. SECURITIES.....	1,181
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	190
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,621
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	173
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,448
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	361
7. OTHER REAL ESTATE OWNED.....	269
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	202
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,730

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,536
(1) NONINTEREST-BEARING.....	2,539
(2) INTEREST-BEARING.....	9,997
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.....	107
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,643
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	125
25. SURPLUS.....	545
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	417
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,087
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	13,730

PINE RIVER VALLEY BANK/BAYFIELD
BAYFIELD

OFFICERS-

JAMES W. SOWER, PRESIDENT; ERNEST H. JOHNSON, VICE-PRESIDENT;
GLADE STOWELL, VICE-PRESIDENT/CASHIER; LINDA HARDY, ASSISTANT CASHIER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		790
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		2,032
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,284	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	44	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,240
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		202
7. OTHER REAL ESTATE OWNED.....		192
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		217
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		11,273

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,228
(1) NONINTEREST-BEARING.....	1,545	
(2) INTEREST-BEARING.....	8,683	
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.....		28
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		52
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		10,308
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		150
25. SURPLUS.....		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		565
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		965
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28).....		11,273

CENTENNIAL BANK OF BLENDE
 BLENDE

OFFICERS-

RAY E. ROBINSON, PRESIDENT; DARYL THIERER, CASHIER/VICE PRESIDENT;

DIRECTORS-

SAM CARICATO, CHARLES R. WILLIAMS, FRED GORSICH, RAY E. ROBINSON,
 JOHN MUSSO, JR., ROBERT H. REDWINE, M.D., DARRYL GIGGERSTAFF,
 THOMAS H. MOSIER, DANIEL L. TANNER

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	565
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,418
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	292
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,132
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	52
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,080
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	448
7. OTHER REAL ESTATE OWNED.....	35
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	152
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,990

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,906
(1) NONINTEREST-BEARING.....	1,921
(2) INTEREST-BEARING.....	6,985
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.....	67
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,973
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	303
25. SURPLUS.....	370
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	344
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,017
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	9,990

BANK OF BOULDER
BOULDER

OFFICERS-

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

DIRECTORS-

CARROLL V. SORELLE, RICHARD E. GEESAMAN, LAWRENCE G. HANCOCK,
MYRTLE TISONE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,163
B. INTEREST-BEARING BALANCES.....		217
2. SECURITIES.....		6,700
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		4,960
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	34,130	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	489	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		33,641
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,419
7. OTHER REAL ESTATE OWNED.....		741
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		20
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		906
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		51,767

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		45,801
(1) NONINTEREST-BEARING.....	14,110	
(2) INTEREST-BEARING.....	31,691	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		2,031
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 DEBTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		132
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		47,964
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		646
25. SURPLUS.....		2,948
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		209
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,803
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		51,767

BOULDER TRI-STATE BANK
BOULDER

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; DONALD A. LANCASTER, SECRETARY/TREASURER;
TOM EMLAW, VICE-PRESIDENT; ANNETTE LADEHOFF, VICE-PRESIDENT/OPER.;
JEFFREY STIFFLER, EXECUTIVE VICE-PRESIDENT

DIRECTORS:

RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE, RUSSELL OSGOOD,
BARRY MCCALLAN, PHILIP E. LOWERY, DONALD H. SCHURR, JEFFREY STIFFLER,
JEROME C. DARNELL

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		588
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		545
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		745
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,332	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	93	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,239
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		94
7. OTHER REAL ESTATE OWNED.....		671
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		133
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		12,015
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LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,371
(1) NONINTEREST-BEARING.....	2,092	
(2) INTEREST-BEARING.....	8,279	
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.....		99
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		10,470
22. LIMITED-LIFE PREFERRED STOCK.....		
<hr/>		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		700
25. SURPLUS.....		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		345
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,545
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		12,015

SECURITY BANK OF BOULDER
BOULDER

OFFICERS-

DOUGLAS E. MOLL, PRESIDENT; ROBERT L. FLOYD, VICE PRESIDENT;
RALPH MUSFELDT, VICE-PRESIDENT/CASHIER; DANIEL F. HAAGER, ASSISTANT
VICE-PRESIDENT/CASHIER; SHIRLEY MONTGOMERY, LOAN OFFICER

DIRECTORS-

DOUGLAS MOLL, MARVIN MOLL, STEVE PETERSON, WILLIAM EASTON

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,852
B. INTEREST-BEARING BALANCES.....		1,099
2. SECURITIES.....		234
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,325
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,506	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		86
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,420
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		497
7. OTHER REAL ESTATE OWNED.....		223
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		357
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		18,007

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		17,004
(1) NONINTEREST-BEARING.....	5,173	
(2) INTEREST-BEARING.....	11,831	
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.....		36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		17,040
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		463
25. SURPLUS.....		462
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		42
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		967
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		18,007

UNITED BANK OF BOULDER
BOULDER

OFFICERS-

LARRY E. MEYER, PRESIDENT; DAVID E. BAILEY, CHIEF EXECUTIVE OFFICER;
JOHN M. LALLA, SR. VICE-PRESIDENT/CASHIER/SECRETARY; PAUL CLEMONS,
MICHAEL AUSTIN, SR. VICE-PRESIDENTS, DIANE HAYDEN, JOHN YARBERRY,
VICE-PRESIDENTS

DIRECTORS-

LOUIS J. DELLA CAVA, MARGARET S. HANSSON, LARRY E. MEYER, JOEL C. DAVIS,
JOSEPH W. MITCHELL, DONALD I. SWEANY, DAVID E. BAILEY, WILLIAM COLEMAN,
GEORGE L. CORSILIA

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		10,494
B. INTEREST-BEARING BALANCES.....		3,013
2. SECURITIES.....		16,844
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		945
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	73,836	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	989	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		72,847
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,064
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.....		1,713
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		108,012

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		98,264
(1) NONINTEREST-BEARING.....	27,206	
(2) INTEREST-BEARING.....	71,058	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		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.....		1,105
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		99,869
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.....		3,143
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,143
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		108,012

PLATTE VALLEY BANK OF BRIGHTON
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,
MICHAEL E. BENNETT, RICHARD O'DELL

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,756
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,352
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,526
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	154
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,372
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	880
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.....	467
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,932

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	26,039
(1) NONINTEREST-BEARING.....	7,229
(2) INTEREST-BEARING.....	18,810
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	130
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.....	157
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,561
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.....	971
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,371
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	28,932

UNITED BANK OF BRIGHTON
BRIGHTON

OFFICERS-

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

DIRECTORS-

JOHN KUNDERT, W. J. JOHNSEN, AMOS C. LAWRENCE, K. EDWARD SABOE,
DAVID L. WRIGHT

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		6,091
B. INTEREST-BEARING BALANCES.....		1,000
2. SECURITIES.....		10,441
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,985
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	31,471	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,206	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		30,265
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,463
7. OTHER REAL ESTATE OWNED.....		394
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,140
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		56,779

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		50,069
(1) NONINTEREST-BEARING.....	19,921	
(2) INTEREST-BEARING.....	30,148	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		2,100
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.....		294
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		52,463
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.....		1,916
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,316
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		56,779

CENTRAL BANK OF BROOMFIELD
BROOMFIELD

OFFICERS-

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

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,054
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,250
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,100
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,512
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	137
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,375
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	594
7. OTHER REAL ESTATE OWNED.....	73
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	207
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,653

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,236
(1) NONINTEREST-BEARING.....	6,473
(2) INTEREST-BEARING.....	12,763
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.....	89
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,325
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	660
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	268
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,328
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	20,653

UNITED BANK OF BROOMFIELD
BROOMFIELD

OFFICERS-

BRADLEY J. STELLING, PRESIDENT; DENNIS D. JOHNSON, SECRETARY/SENIOR VICE-PRESIDENT; JOANNE CHRISTENSON, VICE-PRESIDENT/CASHIER; JEANNE MARSHALL, MORTGAGE LOAN OFFICER; BEVERLY NELSON, ASSISTANT OPERATIONS OFFICER; KRISANN BUCKHARDT, COMMERCIAL OFFICER

DIRECTORS-

JOHN A. TERHAR, SR., MICHAEL S. BYRNE, KERMIT L. DARKEY, ROBERT DRESSSEL, BRADLEY J. STELLING, ALVERN K. GARDNER, WILLIAM E. GREENEWALD, EUGENE A. LANG

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		6,030
B. INTEREST-BEARING BALANCES.....		2,014
2. SECURITIES.....		17,112
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,395
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	43,094	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		638
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		42,456
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,854
7. OTHER REAL ESTATE OWNED.....		294
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,429
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		73,584

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		66,397
(1) NONINTEREST-BEARING.....	16,390	
(2) INTEREST-BEARING.....	50,007	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		412
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.....		838
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		67,647
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.....		2,937
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		5,937
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		73,584

FARMERS STATE BANK OF BRUSH
BRUSH

OFFICERS-

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

DIRECTORS-

FRANK M. JENSEN, ROBERT PETTEYS, NORMAN R. TISDALE, ARLYN D. LOVETTE,
WARREN M. WATROUS, ROBERT C. GUNNON, ROBERT U. HANSEN, ROBERT H. HEDGES

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,367	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,248
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		8,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,912	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	281	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,631
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		162
7. OTHER REAL ESTATE OWNED.....		1,752
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).....		24,566

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		20,997
(1) NONINTEREST-BEARING.....	2,536	
(2) INTEREST-BEARING.....	18,461	
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).....		21,110
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.....		1,893
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,456
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		24,566

BANK OF BURLINGTON
BURLINGTON

OFFICERS-

GARY BROOKS, PRESIDENT; WILLARD GROSS, EXEC. VICE-PRESIDENT/SECRETARY;
JERRY L. GROSS, VICE-PRESIDENT/CASHIER; CONNIE WITZEL, CAROL ZIMBELMAN,
ASSISTANT CASHIER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,690	
B. INTEREST-BEARING BALANCES.....	800	
2. SECURITIES.....	8,568	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,725	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	11,014	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	110	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	10,904	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	314	
7. OTHER REAL ESTATE OWNED.....	359	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	526	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,886	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	23,632	
(1) NONINTEREST-BEARING.....	4,357	
(2) INTEREST-BEARING.....	19,275	
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.....	399	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,031	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	600	
25. SURPLUS.....	700	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	555	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,855	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	25,886	

BYERS STATE BANK
BYERS

OFFICERS-

R. E. RICE, PRESIDENT; THOMAS M. SAUTER, VICE-PRESIDENT/CASHIER;
KENNETH D. STUMPF, VICE PRESIDENT; VIRGINIA L. SCHULZ, VICE-PRESIDENT/
ASSISTANT CASHIER; SHARON KELLER, ASSISTANT CASHIER

DIRECTORS-

R. E. RICE, LEO SMENTOWSKI, EARNEST J. PANASCI, L.J. TIPPETT,
GEORGE SCHLEINING, L.R. BATE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		992
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,907
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		820
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,347	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		156
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,191
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		585
7. OTHER REAL ESTATE OWNED.....		37
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		39
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).....		16,792

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		14,597
(1) NONINTEREST-BEARING.....	2,570	
(2) INTEREST-BEARING.....	12,027	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		800
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.....		94
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		15,701
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		420
25. SURPLUS.....		420
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		251
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,091
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		16,792

FARMERS STATE BANK OF CALHAN
CALHAN

OFFICERS-

MILTON L. MATHIS, PRESIDENT; JOHN R. KELLER, SR. VICE-PRESIDENT;
MILDRED M. KOBILAN, CASHIER/SECRETARY; JOAN L. LAWSON, ASST. VICE-
PRESIDENT; SAMUEL J. HUSSON, VICE-PRESIDENT

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		845
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		6,110
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	15,066	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	236	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		14,830
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		158
7. OTHER REAL ESTATE OWNED.....		174
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		598
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		26,015

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		23,858
(1) NONINTEREST-BEARING.....	4,341	
(2) INTEREST-BEARING.....	19,517	
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.....		74
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		309
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		24,241
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		575
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		999
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,774
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		26,015

ALPINE BANK, CARBONDALE
CARBONDALE

OFFICERS-

JOE SCOFIELD, PRESIDENT; JOHN BELL, ASSISTANT CASHIER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	815	
B. INTEREST-BEARING BALANCES.....	993	
2. SECURITIES.....	1,433	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,470	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,450	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	149	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	9,301	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	193	
7. OTHER REAL ESTATE OWNED.....	79	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	198	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,482	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	13,201	
(1) NONINTEREST-BEARING.....	2,930	
(2) INTEREST-BEARING.....	10,271	
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).....	13,324	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	100	
25. SURPLUS.....	450	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	608	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,158	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	14,482	

THE BANK OF DOUGLAS COUNTY/CASTLE ROCK
CASTLE ROCK

OFFICERS-

PHILIP S. MILLER, PRESIDENT; WILLIS C. BUBOLTZ, EXEC. VICE-PRESIDENT;
DONA SHERLOCK, VICE-PRESIDENT/TREASURER; TERESA L. JENIK,
RICHARD E. TEMPLE, THEROLD M. BATEMAN, ASSISTANT CASHIERS

DIRECTORS-

PHILIP S. MILLER, WILLIS C. BUBOLTZ, DONA W. SHERLOCK

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,726
B. INTEREST-BEARING BALANCES.....		500
2. SECURITIES.....		33,986
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,381	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	135	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		13,246
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		165
7. OTHER REAL ESTATE OWNED.....		52
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		871
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		53,546

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		44,313
(1) NONINTEREST-BEARING.....	8,019	
(2) INTEREST-BEARING.....	36,294	
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.....		316
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		44,629
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.....		6,917
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,917
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		53,546

EASTERN COLORADO BANK/CHEYENNE WELLS
CHEYENNE WELLS

OFFICERS-

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

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,231
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		8,751
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	23,347	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	700	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		22,647
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		163
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.....		825
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		35,608

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		31,349
(1) NONINTEREST-BEARING.....	5,250	
(2) INTEREST-BEARING.....	26,099	
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.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		202
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		31,551
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.....		2,157
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,057
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		35,608

GREENHORN VALLEY BANK/COLORADO CITY
 COLORADO CITY

OFFICERS-

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

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		562
B. INTEREST-BEARING BALANCES.....		200
2. SECURITIES.....		1,142
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,565	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	44	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,521
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		128
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.....		110
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		6,252

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,725
(1) NONINTEREST-BEARING.....	1,420	
(2) INTEREST-BEARING.....	4,305	
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).....		5,778
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		239
25. SURPLUS.....		65
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		170
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		474
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		6,252

BANK AT BROADMOOR/COLORADO SPRINGS
 COLORADO SPRINGS

OFFICERS-

DAN S. BAKER, PRESIDENT; ELAINE OVERMEYER, VICE-PRESIDENT/CASHIER;
 JOANNE HELANDER, ASSISTANT CASHIER; ROSS COUPER, OPERATIONS LOAN OFFICER

DIRECTORS-

DAN S. BAKER, BLAKEMORE MCCARTY, GORDON E. PRICE, JUDITH E. PRICE,
 MARY E. ROSS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,870	
B. INTEREST-BEARING BALANCES.....	75	
2. SECURITIES.....	4,206	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,800	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,159	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	78	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	5,081	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	220	
7. OTHER REAL ESTATE OWNED.....	277	
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).....	13,710	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	12,757	
(1) NONINTEREST-BEARING.....	3,463	
(2) INTEREST-BEARING.....	9,294	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	63	
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).....	12,849	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	300	
25. SURPLUS.....	300	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	261	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	861	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	13,710	

BANK OF COLORADO/COLORADO SPRINGS
 COLORADO SPRINGS

OFFICERS-

RICHARD DUNCAN, PRESIDENT; GAYLORD AL ALBERG, VICE-PRESIDENT;
 GENE K. DOVER, VICE PRESIDENT/CASHIER/SECRETARY; SHARON HELGERSON-DAVE,
 LORRAINE E. THRONE, ASSISTANT VICE-PRESIDENTS; ELLAINE CARTER, CREDIT
 OFFICER

DIRECTORS-

RICHARD DUNCAN, JON P. COATES, PHILIP M. KLEINSMITH, TERRY W. DARBY,
 GAYLORD ALBERG

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,633
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,720
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	22,098
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	211
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	21,887
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	935
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.....	386
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,561

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,666
(1) NONINTEREST-BEARING.....	4,574
(2) INTEREST-BEARING.....	21,092
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.....	192
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	365
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,223
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.....	688
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,338
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	28,561

CENTRAL BANK OF ACADEMY BLVD./COLORADO SPRINGS
 COLORADO SPRINGS

OFFICERS-

DENNIS D. NATHAN, PRESIDENT; PETER A. MCGUIRE, EXECUTIVE VICE-PRESIDENT/
 SECRETARY; WILLIAM HOWARD, CASHIER; DENNIS WOHLHUETER, VICE-PRESIDENT;
 WILLIAM SULLIVAN, ASST. VICE PRESIDENT; LOIS SPARKS, OPERATIONS MANAGER;
 DONALD RITSCHER, SPECIAL SERVICES MANAGER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,474
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,206
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	4,800
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	23,758
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	227
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	23,531
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	956
7. OTHER REAL ESTATE OWNED.....	239
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	634
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	38,840

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	35,851
(1) NONINTEREST-BEARING.....	11,107
(2) INTEREST-BEARING.....	24,744
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	204
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.....	385
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	36,440
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.....	800
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,400
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28).....	38,840

CENTRAL BANK OF COLORADO SPRINGS
 COLORADO SPRINGS

OFFICERS-

WILLIAM L. PERRY, PRESIDENT; JAMES A. SIMON, EXEC. VICE-PRESIDENT;
 RONALD MEADE, SR. VICE-PRESIDENT/MGR. COMMERCIAL LOANS; MARY S. BADER,
 VICE-PRES./CASHIER/SECURITY OFFICER/SECRETARY; JAMES CALLOW, VICE-PRES./
 MGR RETAIL LOANS, RICHARD SUNDERLAND, VICE-PRES./MGR. CREDIT/COMPLIANCE;
 GLORIA FRANCIS, PUBLIC RELATIONS OFFICER; DEE BROWN, GEORGE LENZ,
 ASST. VICE-PRESIDENTS; AMY L. BROCKHAUS BARTON, MORTGAGE LOAN OFFICER;
 LARKE GROVE, CREDIT OFFICER; JANICE K. DOLD, JAMES E. MARTIN,
 MARTHA SMITH, OPERATIONS OFFICERS; JUNE M. MCKINLEY, SAFE DEPOSIT
 OFFICER; HAROLD S. DUMLER, SHERYL D. ROCHE, JEFFREY B. SMITH,
 JOEL VAN VARK, COLLEEN WATSON

DIRECTORS:

DONALD H. ECHTERMAYER, ANDRE P. GAMBUCCI, THOMAS D. GRESHAM,
 JOHN E. LANE, DONALD J. LORY, WILLIAM L. PERRY, JAMES A. SIMON,
 PETER M. SUSEMIHL, FRANK L. BLACK, ALLEN T. CAREY, JOHN W. DAWSON,
 JAY W. KRISS, KENNETH J. RAYHONS, JOHN M. STAFFORD

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	9,730
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	12,965
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	76,840
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,360
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	75,480
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,230
7. OTHER REAL ESTATE OWNED.....	3,444
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,345
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	106,194

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	99,901
(1) NONINTEREST-BEARING.....	22,118
(2) INTEREST-BEARING.....	77,783
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).....	99,770
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,080
25. SURPLUS.....	5,007
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	337
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,424
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	106,194

CENTURY BANK ACADEMY AT HANCOCK/COLORADO SPRINGS
 COLORADO SPRINGS

OFFICERS-

TERRY W. DARBY, PRESIDENT; FRANK RANSBERGER, VICE-PRESIDENT/CASHIER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,045	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	857	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	830	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,389	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	66	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	5,323	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	326	
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.....	173	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,554	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	7,628	
(1) NONINTEREST-BEARING.....	2,893	
(2) INTEREST-BEARING.....	4,735	
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).....	7,674	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	500	
24. COMMON STOCK.....	300	
25. SURPLUS.....	80	
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)....	8,554	

CHEYENNE MOUNTAIN BANK/COLORADO SPRINGS
 COLORADO SPRINGS

OFFICERS-

DON E. CHISMAR, PRESIDENT; SCOTT E. HUGHES, VICE-PRESIDENT/CASHIER

DIRECTORS-

RUSSELL M. WICKS, JR., BEN J. MEANS, FRANK P. ALEXANDER,
 AMRIT PATEL, JAMES H. JONES, SCOTT E. HUGHES

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,695
B. INTEREST-BEARING BALANCES.....		1,102
2. SECURITIES.....		1,102
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,891	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	75	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,816
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		101
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.....		187
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		10,901
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LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,116
(1) NONINTEREST-BEARING.....	2,065	
(2) INTEREST-BEARING.....	8,051	
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).....		10,175
22. LIMITED-LIFE PREFERRED STOCK.....		
<hr/>		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		800
25. SURPLUS.....		367
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		441-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		726
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		10,901

FIRST BANK OF COLORADO SPRINGS
 COLORADO SPRINGS

OFFICERS-

EDWARD LOHMAN, PRESIDENT/CHIEF EXEC. OFFICER; GORDON P. CULVER,
 DAVID LOHMAN, SHARON TREDWELL, LOREN BONATH, W.R. HASKIN,
 E. JAY LEASE, SR., SR. VICE-PRESIDENTS; LINDA L. GARNER,
 GENE B. TOMLINSON, VICE-PRESIDENTS; GLORIA J. ALLEN, JOHN W. TUDOR,
 ASSISTANT VICE-PRESIDENTS; SCOTT E. HUGHES, INSTALLMENT LOAN OFFICER;
 JILL E. DARLING, NEW ACCOUNTS OFFICER; DAVID E. SULLIVAN, MARKETING
 OFFICER; NANCY PICKETT, LOAN REVIEW OFFICER; CATHERINE LEMAIRE,
 COMMERCIAL LOAN ADMINISTRATIVE OFFICER

DIRECTORS-

EDWARD V. LOHMAN, OMER F. SHEPARD, E. JAY LEASE, SR., DAVID E. LOHMAN,
 RICHARD V. LOHMAN, JACK C. MASON, ROBERT L. RUNNFELDT, JERRY A. SMITH,
 DR. C. MILTON WALDRON, JAMES C. YOUNG

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,909
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES.....		4,122
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		4,750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	35,421	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	350	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		35,071
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		3,433
7. OTHER REAL ESTATE OWNED.....		906
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		909
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		54,200

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		48,809
(1) NONINTEREST-BEARING.....	12,830	
(2) INTEREST-BEARING.....	35,979	
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.....		943
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		585
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		50,337
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		822
25. SURPLUS.....		2,914
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		127
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,863
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		54,200

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, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,915
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,132
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,416	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		94
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,322
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		306
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.....		163
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		11,838

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,538
(1) NONINTEREST-BEARING.....	1,396	
(2) INTEREST-BEARING.....	9,142	
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.....		71
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		10,609
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		800
25. SURPLUS.....		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		29
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,229
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		11,838

THE CITADEL BANK/COLORADO SPRINGS
 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. JORGENSEN, VICE PRESIDENT COMMERCIAL LOANS;
 LINDA A. SAULSBURY, OPERATIONS OFFICER

DIRECTORS-

GARY D. WITLOCK, GLEN B. CLARK SR., GLEN B. CLARK JR.,
 DUGALD A. MACGREGOR, WILLIAM H. KANDT, GREG N. WALTERS

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,861
B. INTEREST-BEARING BALANCES.....		400
2. SECURITIES.....		3,212
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	17,128	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	197	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		16,931
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		616
7. OTHER REAL ESTATE OWNED.....		101
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		233
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		26,154

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		24,089
(1) NONINTEREST-BEARING.....	7,811	
(2) INTEREST-BEARING.....	16,278	
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.....		261
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		24,350
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,000
25. SURPLUS.....		558
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		246
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,804
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		26,154

UNITED BANK GARDEN OF THE GODS/COLORADO SPRINGS
 COLORADO SPRINGS

OFFICERS-

STEPHEN LAINE, PRESIDENT; RONALD STECKLEIN, VICE-PRESIDENT; PETER SHEEDY
 VICE-PRESIDENT/CASHIER/SECRETARY; JAMES R. GREVE, CONSUMER LOAN MANAGER;
 VICKIE DOUGLAS, ASST. CASHIER; JO DRURY, CONSUMER LOAN OFFICER

DIRECTORS-

STEPHEN S. LAINE, BARRY A. WEINER, ROBERT L. WERSCHKY, DAVID M. GRAY,
 GARLAND L. ANNELER, TUCKER HART ADAMS

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,310
B. INTEREST-BEARING BALANCES.....	1,606
2. SECURITIES.....	5,309
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,097
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	286
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,811
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	950
7. OTHER REAL ESTATE OWNED.....	240
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	531
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,757

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,981
(1) NONINTEREST-BEARING.....	7,420
(2) INTEREST-BEARING.....	17,561
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	377
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.....	408
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,766
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	375
25. SURPLUS.....	450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,166
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,991
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	27,757

METROPOLITAN STATE BANK/COMMERCE CITY
COMMERCE CITY

OFFICERS-

ROBERT L. STEELE, PRESIDENT; HERBERT G. BALDERSTON, SR. VICE-PRESIDENT;
CLYDE DEBELLO, VICE-PRESIDENT/CASHIER/SECRETARY; JOHN MYERS, ASST. VICE-
PRESIDENT; BARBARA J. ROBERTSON, MARILYN S. KYGAR, OPERATIONS OFFICERS;
LOIS LITSEY

DIRECTORS-

ORREL A. DANIEL, FRANCES T. DANIEL, EDWARD A. BROWN,
HERBERT G. BALDERSTON, IVAN R. JERGENSEN, KENNETH L. GAHAGEN,
ROBERT L. BERGMAN, DAVID A. NICHOLS, ROBERT L. STEELE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,364
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		6,469
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,165
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	21,566	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	239	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		21,327
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		671
7. OTHER REAL ESTATE OWNED.....		446
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		72
11. OTHER ASSETS.....		427
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		35,941

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		32,628
(1) NONINTEREST-BEARING.....	10,175	
(2) INTEREST-BEARING.....	22,453	
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.....		268
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		32,896
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.....		1,110
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,045
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		35,941

CITIZENS STATE BANK/CORTEZ
CORTEZ

OFFICERS-

CHARLES M. SEARLE, PRESIDENT; JAMES R. RAYBURN, EXEC. VICE-PRESIDENT;
BELMEAR D. BROWN, SECRETARY; JOHN J. OBERRICK, SR. VICE-PRESIDENT;
WAYNE L. EPPICH, CASHIER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,419
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,749
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,500
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	22,126
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	194
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	21,932
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,065
7. OTHER REAL ESTATE OWNED.....	1,609
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,184
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	37,458

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	34,294
(1) NONINTEREST-BEARING.....	6,213
(2) INTEREST-BEARING.....	28,081
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	225
16. OTHER BORROWED MONEY.....	61
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.....	606
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	35,186
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	700
25. SURPLUS.....	725
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	847
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,272
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	37,458

MOFFAT COUNTY STATE BANK/CRAIG
CRAIG

OFFICERS-

JOHN C. MULLER, PRESIDENT; J.D. KREISSLER, SR. VICE-PRESIDENT/CASHIER/
SECRETARY; M.L. MCCAWLEY, SR. VICE PRESIDENT; JACK MOSS, VICE-PRESIDENT;
DIANA GARDNER, W.A. INNES, ASSISTANT VICE-PRESIDENTS

DIRECTORS-

CHARLES A. STODDARD, JAMES D. EDGERLEY, L. DEAN VISINTAINER,
BILL ANDERSON, JAMES L. TUGGLE, L.R. FREDRICK

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,391	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		12,425
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		975
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	20,825	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,751	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		19,074
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		600
7. OTHER REAL ESTATE OWNED.....		2,118
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		2,374
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		39,957

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		37,679
(1) NONINTEREST-BEARING.....	5,492	
(2) INTEREST-BEARING.....	32,187	
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.....		333
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		38,012
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,500
25. SURPLUS.....		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,555-
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)....		39,957

CRESTED BUTTE STATE BANK
CRESTED BUTTE

OFFICERS-

THOMAS COX, PRESIDENT; GLEAVES LOVE, EXEC. VICE-PRESIDENT/CASHIER;
DARLENE HALAZON, ASSISTANT CASHIER

DIRECTORS-

E. RICHARD HUNT, THOMAS S. COS, ALANSON D. HEGEMAN, GLEAVES M. LOVE,
WILLIAM A. FRAME, KAY C. DRURY, RICHARD B. DOBBIN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,733
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		503
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,550
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,907	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	116	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,791
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		38
7. OTHER REAL ESTATE OWNED.....		358
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		595
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		15,568

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		14,502
(1) NONINTEREST-BEARING.....	4,214	
(2) INTEREST-BEARING.....	10,288	
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.....		146
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		14,648
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		250
25. SURPLUS.....		647
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		23
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		920
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		15,568

BANK OF CRIPPLE CREEK
CRIPPLE CREEK

OFFICERS-

THEODORE H. MUELLER, SR., PRESIDENT; THEODORE H. MUELLER, JR., VICE-PRESIDENT; HAROLD HERN, CASHIER/SECRETARY

DIRECTORS-

THEODORE H. MUELLER, SR., JOYCE H. MUELLER, WAYNE S. MACKIN,
RICHARD W. JOHNSON

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		404
B. INTEREST-BEARING BALANCES.....		299
2. SECURITIES.....		1,054
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		525
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,140	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	79	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,061
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		212
7. OTHER REAL ESTATE OWNED.....		265
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
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).....		9,973

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,055
(1) NONINTEREST-BEARING.....	957	
(2) INTEREST-BEARING.....	8,098	
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.....		55
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		100
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		9,210
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		120
25. SURPLUS.....		330
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		313
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		763
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		9,973

RIO GRANDE COUNTY BANK/DEL NORTE
DEL NORTE

OFFICERS-

ROGER N. KNAPP, PRESIDENT/CEO; 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, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,715
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,053
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,020
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,108	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		215
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,893
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		49
7. OTHER REAL ESTATE OWNED.....		130
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		384
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		12,244

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,773
(1) NONINTEREST-BEARING.....	4,285	
(2) INTEREST-BEARING.....	6,488	
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.....		17
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		10,790
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		25
25. SURPLUS.....		425
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,004
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,454
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		12,244

COLORADO BANK AND TRUST COMPANY/DELTA
DELTA

OFFICERS-

GORDON E. WAGNER, PRESIDENT/CEO; HOBART J. KNIGHT, EXEC. VICE-PRESIDENT;
REBECCA SHEA, SR. VICE-PRESIDENT/CASHIER; WILLIAM F. SEUELL, VICE-
PRESIDENT; KAY CARLQUIST, ASSISTANT VICE PRESIDENT; JUNE CALHOUN,
OPERATIONS/TRUST OFFICER; BILL J. ANDERSON, CHAIRMAN OF BOARD

DIRECTORS-

DON R. LANE, RALPH MANGUM, HOBART J. KNIGHT, BILL HELLMAN,
BILL J. ANDERSON, GORDON E. WAGNER, HARRY GILBERT, ELRA L. WILSON

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,868
B. INTEREST-BEARING BALANCES.....	500
2. SECURITIES.....	9,599
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	4,175
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,654
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,551
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,103
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	690
7. OTHER REAL ESTATE OWNED.....	2,015
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,550
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	40,500

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	38,133
(1) NONINTEREST-BEARING.....	6,999
(2) INTEREST-BEARING.....	31,134
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.....	176
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	38,310
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.....	1,077-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,190
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	40,500

AMERICAN BANK OF COMMERCE/DENVER
DENVER

OFFICERS-

L. WILLIAM MARRIN, PRESIDENT; THOMAS E. BUCHANAN III, EXECUTIVE VICE-PRESIDENT/SR. LENDING OFFICER; KARAN HAYNES, CASHIER

DIRECTORS-

RONALD L. SEIGNEUR, SANDRA V. CHADWICK, D. DALE SHAPPER,
DANTE L. ZARLENGO, IRVING ASH, WILLIAM BRAYSHAW

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		688
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		2,334
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	21,562	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	517	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		21,045
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		621
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.....		628
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		28,916

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		27,597
(1) NONINTEREST-BEARING.....	4,595	
(2) INTEREST-BEARING.....	23,002	
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.....		112
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		27,709
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		698
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		9
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,207
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		28,916

BANK OF DENVER
DENVER

OFFICERS-

EUGENE H. ROCK, PRESIDENT; GEORGE F. ROCK, VICE-PRESIDENT;
PATRICIA CONNELL, CASHIER/SECRETARY; LORETTA A. SMITH, VICE-PRESIDENT/
ASSISTANT CASHIER; JUDITH A. WAGNER, VICE-PRESIDENT/TREASURER

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,
WILMER W. WILSON

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,671
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	19,746
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	5,600
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	46,533
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	322
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	46,211
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,911
7. OTHER REAL ESTATE OWNED.....	201
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	992
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	81,332

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	70,406
(1) NONINTEREST-BEARING.....	16,510
(2) INTEREST-BEARING.....	53,896
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.....	906
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	997
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	72,309
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.....	6,023
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	9,023
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	81,332

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, ROBERT A. KRANE, FRANK B. MCGLONE, R. J. NELSON,
RICHARD H. O'BRIEN, MARVIN F. OWENS, BENJAMIN F. STAPLETON, JR.,
CHESTER J. SULEWSKI, JAMES B. OSBOURN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	151,604	
B. INTEREST-BEARING BALANCES.....	6,700	
2. SECURITIES.....	142,859	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	243,575	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	675,140	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	8,195	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	666,945	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	63,375	
7. OTHER REAL ESTATE OWNED.....	336	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	20,250	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	1,295,644	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	939,373	
(1) NONINTEREST-BEARING.....	274,050	
(2) INTEREST-BEARING.....	665,323	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	221,986	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	5,005	
16. OTHER BORROWED MONEY.....	3,297	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	15,826	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	5,600	
20. OTHER LIABILITIES.....	22,803	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	1,213,890	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	8,100	
25. SURPLUS.....	39,000	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	34,654	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	81,754	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	1,295,644	

CENTRAL BANK OF NORTH DENVER
DENVER

OFFICERS-

MADS ANDERSON, PRESIDENT; JOHN G. SEBERG, SR. VICE-PRESIDENT;
DONALD D. WISE, VICE-PRESIDENT/CASHIER/SECRETARY; MEDDIE BOISVERT,
ROBERT A. WALLACE, VICE-PRESIDENTS; HENRY LANGSTAFF, LYNDA CHEA,
CYNTHIA L. POULTER, VICE-PRESIDENTS

DIRECTORS-

MADS ANDERSON, JOSEPH R. LINCOLN, MARVIN F. OWENS, TERRANCE J. TANGEN,
ROBERT A. KRANE, DONALD H. ECHTERMAYER, JOHN M. STAFFORD

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,337	
B. INTEREST-BEARING BALANCES.....	100	
2. SECURITIES.....		41,454
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	35,359	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	469	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		34,890
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,825
7. OTHER REAL ESTATE OWNED.....		896
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,416
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		89,168

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		81,982
(1) NONINTEREST-BEARING.....	14,647	
(2) INTEREST-BEARING.....	67,335	
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.....		800
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		82,782
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		975
25. SURPLUS.....		3,575
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,836
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		6,386
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)...		89,168

CENTURY BANK & TRUST/DENVER
DENVER

OFFICERS-

JON P. COATES, PRESIDENT; SHEILA JOHNSON, SR. VICE-PRESIDENT;
E. MICHAEL ALCOTT, RICHARD COUNLEY, JAMES KING, GEORGE MATA, VICE-
PRESIDENTS; DOLORES KERR, MAYBETH MELTON, WILLIAM STEITZ, ASSISTANT
ASST. VICE-PRESIDENTS; BULA EARNEST, OPERATIONS OFFICER, REGINA ACOSTA,
LOAN OPERATIONS; CARRIE GOLDMAN, REAL ESTATE LOAN OFFICER, ANN BRUNGER,
LOAN OFFICER

DIRECTORS-

JON COATES, SHEILA JOHNSON, PETER ABLANCZY, RONALD HUSER, E. C. VINER,
VIRGIL F.W. DICKMAN, HARRY J. GOBERT, PAUL G. WEST

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,422
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		9,643
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	72,500	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	901	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		71,599
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		917
7. OTHER REAL ESTATE OWNED.....		2,564
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,713
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		95,758

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		84,117
(1) NONINTEREST-BEARING.....	19,978	
(2) INTEREST-BEARING.....	64,139	
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.....		1,786
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		85,903
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.....		5,180
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		9,855
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		95,758

CENTURY BANK NORTH/DENVER
DENVER

OFFICERS-

PETER ABLANCZY, PRESIDENT; CINDY ALMQUIST, VICE-PRES./CASHIER/SECRETARY

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		930
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		545
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,440
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,637	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	122	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,515
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		237
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.....		133
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		11,800

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,923
(1) NONINTEREST-BEARING.....	3,496	
(2) INTEREST-BEARING.....	6,427	
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.....		154
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		10,077
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		723
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,723
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		11,800

CITYWIDE BANK OF DENVER
DENVER

OFFICERS-

CHARLES R. SILLSTROP, PRESIDENT; JEAN WARREN, RONN CASTLE,
DOUGLAS M. GOEBEL, 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, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,970
B. INTEREST-BEARING BALANCES.....		875
2. SECURITIES.....		6,910
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		875
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	23,657	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	233	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		23,424
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		568
7. OTHER REAL ESTATE OWNED.....		977
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).....		38,188

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		34,746
(1) NONINTEREST-BEARING.....	12,500	
(2) INTEREST-BEARING.....	22,246	
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.....		161
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		34,907
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.....		1,581
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,281
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		38,188

COLORADO STATE BANK OF DENVER
DENVER

OFFICERS-

JOHN G. WILKINSON, PRESIDENT; CLYDE ESENHART, AUDITOR; ROBERT ANDERSON, SR. VICE-PRESIDENT; DONALD R. DRUMMER, SR. VICE-PRESIDENT/COMPTROLLER; VERNON T. REECE, JR., SR. VICE-PRESIDENT/TRUST OFFICER; ROBERT J. WOODS, SR VICE-PRESIDENT; CLIFFORD L. ERICKSON, JAMES E. FITCH, DOLORES SPOMER, LLOYD E. HOSKINS, RALPH M. SLAPPER, VICE-PRESIDENTS; CECIL T MCGLOTHLEN, VICE-PRESIDENT/CASHIER; JOHN E. LAWRENCE, VICE-PRESIDENT/TRUST OFFICER; JOHN WALTERSHAUSEN, TRUST OFFICER; PATRICIA CAIN, MERRILLINE CRAWFORD, MARY LOUISE MADSON, JOYCE L. PLATTER, OPERATIONS OFFICERS; WINIFRED E. HENDRICKS, PERSONNEL OFFICER

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., JOHN G. WILKINSON

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		9,816
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		48,402
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		20,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	47,537	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	314	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		47,223
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		926
7. OTHER REAL ESTATE OWNED.....		225
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		2,693
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		129,485

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		113,999
(1) NONINTEREST-BEARING.....	34,290	
(2) INTEREST-BEARING.....	79,709	
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.....		1,017
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		115,016
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.....		7,469
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		14,469
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		129,485

FRONTIER BANK OF DENVER
DENVER

OFFICERS-

ROGER R. REILING, PRESIDENT; DALE W. UTLEY, VICE-PRESIDENT/SECRETARY;
JOE J. HUCKFELDT, CHAIRMAN OF THE BOARD

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,982
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		5,823
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,404	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		353
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		13,051
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		289
7. OTHER REAL ESTATE OWNED.....		16
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		294
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		666
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		22,121

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		18,910
(1) NONINTEREST-BEARING.....	5,827	
(2) INTEREST-BEARING.....	13,083	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		275
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		734
16. OTHER BORROWED MONEY.....		500
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.....		87
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		20,506
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		350
25. SURPLUS.....		1,191
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		74
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,615
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		22,121

GUARANTY BANK & TRUST COMPANY/DENVER
DENVER

OFFICERS-

DAVID C. BOYLES, PRESIDENT/CEO; ANDREW BACON, RALPH RASKIN, JIM ALLEN, VICE-PRESIDENTS; JACK CARTER, ASST VICE-PRES/AUDITOR/COMPLIANCE OFFICER; CRAIG L. CAUKIN, SR. VICE-PRESIDENT; CHRIS CONRAD, OPERATION OFFICER; THOMAS DOYLE, SR. VICE-PRESIDENT/C.R.A. OFFICER; JOHN FACZAK, WORKOUT LOAN OFFICER; PEGGY GATES, MARKETING OFFICER; BYRON HASSTEDT, SR. VICE-PRESIDENT/SR. TRUST OFFICER; ANN HENDERSON, VICE-PRESIDENT OPERATIONS; SARAH KENNEDY, EXEC LENDING OFFICER; SHARON LAURENT, SR. VICE-PRESIDENT/CASHIER/SECRETARY; CHERYL LOCKLEAR, CONTROLLER; BARBARA MCCARTIN, SPECIAL ASSETS OFFICER; HENRIETTA MARTINEZ, ASST. PERSONNEL OFFICER; ANN SCOTT, ASST. LOAN OFFICER; WAYNE SMART, VICE-PRESIDENT/IN-HOUSE COUNSEL; STEVE TURRE, JR. COMMERCIAL LENDER/CREDIT MANAGER; JOHN WOODS, VICE-PRES/SECURITY OFFICER; DENNIS WHITMER, ASST VICE-PRES/TRUST OFFICER

DIRECTORS-

JOSEPH PEPPER, GERALD QUIAT, BERNARD SHAFFNER, RICHARD MCCLINTOCK, CHARLES SCHAYNER, I.J. SHORE, MAX WEISBLY, JAMES OLIVER, LESLIE PATTEN, ARNOLD ALPERT, DAVID BOYLES, DR. MACK CLAYTON, NORMAN GARDENSWARTZ, HERMAN HORNICH, MARK LEVINE, PAUL MILLER

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		17,527
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		8,837
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		13,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	107,794	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,276	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		106,518
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,166
7. OTHER REAL ESTATE OWNED.....		2,629
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		398
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,856
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		153,431

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		139,407
(1) NONINTEREST-BEARING.....	39,809	
(2) INTEREST-BEARING.....	99,598	
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.....		398
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		664
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		140,469
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.....		2,962
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		12,962
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		153,431

INDEPENDENT STATE BANK OF COLORADO/DENVER
DENVER

OFFICERS-

RICHARD C. ZOETER, PRESIDENT; ROBERTA HUELSMANN, CASHIER

DIRECTORS-

LAWRENCE MENEFEE, JOSEPH BOYD, ROBERT M. JONES, W.R. JORGENSEN,
R.L. BOWEN, DIANA KILGORE, FRANK PETERSON, R.C. ZOETER, KEVIN STARKS,
VINCENT N. SCHMITZ, JAMES THOMAS, V.L. WEED

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	8,605	
B. INTEREST-BEARING BALANCES.....	100	
2. SECURITIES.....	80	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	4,270	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,584	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	68	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	8,516	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	161	
7. OTHER REAL ESTATE OWNED.....	32	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	324	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,088	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	19,887	
(1) NONINTEREST-BEARING.....	15,933	
(2) INTEREST-BEARING.....	3,954	
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.....	124	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,011	
22. LIMITED-LIFE PREFERRED STOCK.....	584	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	667	
25. SURPLUS.....	1,000	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	410	
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)....	22,088	

INTERNATIONAL BANK/DENVER
DENVER

OFFICERS-

RICHARD M. KREUTZER, PRESIDENT; FLOYD E. HARMON, ROBERT F. GERWIN, SR. VICE-PRESIDENTS; ANNA MARIE PIXLER, WESLEY KEATING, VICE-PRESIDENTS; THOMAS R. KONCILJA, VICE-PRESIDENT/CASHIER/SECRETARY; CAROL ELLIOTT, ASSISTANT OPERATIONS OFFICER; RICK MUSZ, RONALD A. BRENNER, ASSISTANT VICE PRESIDENTS; MARIANNE MARTINO, CONTROLLER; CINDY L. COLLINS, MARKETING OFFICER; BELLE GRANADOS, LOAN ADMINISTRATION OFFICER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,827	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		31,274
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,760
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	25,580	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	271	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		25,309
5. ASSETS HELD IN TRADING ACCOUNTS.....		247
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		536
7. OTHER REAL ESTATE OWNED.....		55
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		188
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,890
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		70,086

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		65,573
(1) NONINTEREST-BEARING.....	12,688	
(2) INTEREST-BEARING.....	52,885	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		247
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.....		864
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		66,684
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.....		1,752
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,402
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		70,086

MOUNTAIN STATES BANK/DENVER
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; DAN E. GRIFFIN, ROGER SCHMITZ,
WILLIAM H. FLORY, VICE PRESIDENTS; SUSAN CREEL, VAUGHN NICHOLS,
JAMES R. CONLEY, ASST. VICE-PRESIDENTS; RUTH HOOD, CARRIE MASCHE, ASST.
CASHIERS; THEODORE J. REMATT, SR., ACCOUNTING OFFICER; DAVID G. MALONEY,
TELLER SERVICES OFFICER; RUDOLF G.H. PRINZ, AUDITOR; STODDARD WHITE SR.,
E.W. HODGE, VICE-PRESIDENT/TRUST OFFICERS

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		16,989
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		60,963
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	56,502	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,285	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		55,217
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,744
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.....		2,512
11. OTHER ASSETS.....		
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		138,425

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		119,402
(1) NONINTEREST-BEARING.....	26,783	
(2) INTEREST-BEARING.....	92,619	
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.....		687
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		120,089
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.....		11,336
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		18,336
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		138,425

OMNIBANK LEETSDALE, DENVER
DENVER

OFFICERS-

DENNIS DOUGHERTY, PRESIDENT; EVANNA WILLIAMS, CASHIER

DIRECTORS -

EMIL HECHT, MICHAEL A. FEINER, ROBERT W. GRAP, RAYMOND T. BAKER,
GARY KLEARMAN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,409
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		501
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,516	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,516
5. ASSETS HELD IN TRADING ACCOUNTS.....		
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.....		38
11. OTHER ASSETS.....		3,748
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		11,212

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,725
(1) NONINTEREST-BEARING.....	3,581	
(2) INTEREST-BEARING.....	6,144	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		175
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		192
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.....		78
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		10,170
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		238
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		304
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,042
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		11,212

OMNIBANK SOUTHEAST/DENVER
DENVER

OFFICERS-

GARY D. LEVINE, PRESIDENT/CEO; WARREN A. LEE, SR. VICE PRESIDENT/
CASHIER/SECURITY OFFICER; MICHAEL MORENO, VICE PRESIDENT/MGR. LOAN DEPT.;
WILLIAM F. PETEY, DIANNE BAKER, VICE-PRESIDENTS/LOAN DEPT.;
PATRICIA S. HARVEY, SUSAN HOGGE, ASST. VICE-PRESIDENTS/OPERATIONS;
DEBBIE SILVERMAN, KATHY GILLIARD, LOAN OFFICERS; CHERYL L. MARTIN,
MARKETING OFFICER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		7,761
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		23,906
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,765
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	33,570	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	259	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		33,311
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		875
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.....		
11. OTHER ASSETS.....		678
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		68,395

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		61,410
(1) NONINTEREST-BEARING.....	23,504	
(2) INTEREST-BEARING.....	37,906	
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.....		168
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		61,578
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.....		3,917
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		6,817
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		68,395

PRUDENTIAL BANK/DENVER
DENVER

OFFICERS-

PETER J. WEBER, PRESIDENT/CEO; LARRY MARTINEZ, EXECUTIVE VICE PRESIDENT/
ASSISTANT SECRETARY; KENTON B. ANDERSON, CASHIER/ASSISTANT SECRETARY;
PATRICK W. CAMARA, VICE-PRESIDENT (COMPLIANCE OFFICER); BETTY TIDWELL,
LOAN OFFICER; ROLF RICHARD SEIFERTH, SR. VICE-PRESIDENT/CORP. SECRETARY

DIRECTORS-

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

DECEMBER 31, 1986

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.....	1,566
2. SECURITIES.....	669
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,585
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	202
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,383
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	216
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.....	182
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,304

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,171
(1) NONINTEREST-BEARING.....	3,091
(2) INTEREST-BEARING.....	12,080
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.....	209
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	284
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,664
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.....	180
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,640
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	17,304

SOUTHWEST STATE BANK/DENVER
DENVER

OFFICERS-

GARY A. MOSKO, PRESIDENT; HAROLD LUSTIG, SR. EXECUTIVE VICE-PRESIDENT;
JOANN BROCKWAY, SR. VICE-PRESIDENT/ASSISTANT CASHIER; WILLIAM HEDBERG,
SR. VICE-PRESIDENT/CASHIER; RICHARD MASCHE, E. STANLEY WINKLER,
BARBARA RAPER, SHIRLEY JOHNSON, PAULETTE REDLER, VICE-PRESIDENTS;
MARGE BORGA, ASST. CASHIER/HEAD TELLER; FRAN ROHLAS, HEAD BOOKKEEPER/
ASST. CASHIER; DORIS RASMUSSEN, COMM. 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, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,854	
B. INTEREST-BEARING BALANCES.....		18,443
2. SECURITIES.....		5,000
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	51,848	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	475	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		51,373
5. ASSETS HELD IN TRADING ACCOUNTS.....		529
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		875
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		1,009
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		83,083
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		73,706
(1) NONINTEREST-BEARING.....	17,617	
(2) INTEREST-BEARING.....	56,089	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		150
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.....		1,102
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		74,958
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.....		4,125
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,125
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		83,083

TRI-STATE BANK/DENVER
DENVER

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; DONALD A. LANCASTER, EXEC. VICE PRESIDENT/
CASHIER/SECRETARY/TREASURER; ROXANNE BOEHL, DONALD H. SCHURR, JR., SR.
VICE-PRESIDENTS; MARY KASTLER, KELLY J. BIERL, SHARON L. BENNETT,
ASSISTANT VICE-PRESIDENTS; LOUISE F. MCCABE, ADM. LOAN OFFICER

DIRECTORS-

MERRILL FIE, PHILIP E. LOWERY, TERRY SMITH, DONALD H. SCHURR,
RICHARD C. TUCKER, DONALD A. LANCASTER, BARRY MCCALLAN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,326	
B. INTEREST-BEARING BALANCES.....	100	
2. SECURITIES.....	1,284	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,385	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	32,240	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	311	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	31,929	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	606	
7. OTHER REAL ESTATE OWNED.....	1,095	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	529	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	40,254	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	37,300	
(1) NONINTEREST-BEARING.....	5,802	
(2) INTEREST-BEARING.....	31,498	
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.....	222	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	37,522	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	1,300	
25. SURPLUS.....	757	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	675	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,732	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	40,254	

UNION BANK & TRUST/DENVER
DENVER

OFFICERS-

HERMAN J. ZUECK, CHAIRMAN/CEO; J. W. WELLS, PRESIDENT; N. R. LOCKWOOD, EXEC. VICE-PRESIDENT; GALEN E. HRONEK, FINANCIAL VICE-PRESIDENT; SHIRLEY NAGENGAST, JUDY G. SMITH, CASHIERS; W.H. BAHLS, PAMELA Z. MEYER, ROBERT C. MORGAN, ROBERT RUBBO, PAUL ACEVEDO, ALAN HANKWITZ, VICE-PRESIDENTS; JAMES CHADBURN, AUDITOR; RAYMOND WILSON, ULMA L. SCHAFFER, ASSISTANT VICE-PRESIDENTS; BETTY B. DOBBINS, ASSISTANT CASHIER; DONALD BOYLLS, OPERATIONS OFFICER; LOU JOHNSON, MARKETING OFFICER; DON KREUTZER, CONTROLLER

DIRECTORS-

E.G. KOELLING, RICHARD C. SAUNDERS, J.W. WELLS, HERMAN J. ZUECK, WAYNE T. BIDDLE, HOWARD L. FARKAS, LLOYD E. HAYNE, RALPH D. JOHNSON, N.R. LOCKWOOD, ADVISORY

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,017
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	19,105
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	4,400
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	48,086
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	524
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	47,562
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,384
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	55
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	773
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	77,296

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	70,347
(1) NONINTEREST-BEARING.....	19,060
(2) INTEREST-BEARING.....	51,287
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.....	690
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	71,037
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.....	259
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,259
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	77,296

DOLORIS STATE BANK
DOLORIS

OFFICERS-

E. G. MERRITT, M. D., PRESIDENT; J. C. KINKADE, VICE-PRESIDENT;
MERTON R. TAYLOR, WILLIAM K. NIELSON, VICE-PRESIDENTS;
EDWARD MERRITT, JR., VICE-PRESIDENT; DONALD K MAJORS, EXEC. VICE-PRES./
CASHIER/SECRETARY; MARY R. MAJORS, DOUGLAS AIKEN, ASST. VICE-PRESIDENTS

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		769
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		10,314
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,590
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,551	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	62	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		12,489
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		219
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.....		598
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		29,979

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		27,013
(1) NONINTEREST-BEARING.....	3,999	
(2) INTEREST-BEARING.....	23,014	
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.....		327
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		27,340
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		200
24. COMMON STOCK.....		825
25. SURPLUS.....		1,614
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,639
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		29,979

DOVE CREEK STATE BANK
DOVE CREEK

OFFICERS-

RON NOLDE, PRESIDENT; ELLA CRAWFORD, CASHIER/SECRETARY

DIRECTORS-

JAMES COLEMAN, DAVID LIEBERMAN, ROBERT THOMPSON, ROSS CARHART,
CECIL MARTIN, RON NOLDE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	432	
B. INTEREST-BEARING BALANCES.....	200	
2. SECURITIES.....	1,784	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	475	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,906	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	141	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	6,765	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	65	
7. OTHER REAL ESTATE OWNED.....	566	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	366	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,653	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	10,002	
(1) NONINTEREST-BEARING.....	916	
(2) INTEREST-BEARING.....	9,086	
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.....	101	
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).....	10,174	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	150	
25. SURPLUS.....	329	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	479	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	10,653	

UNITED BANK OF DURANGO
DURANGO

OFFICERS-

GREG A. WINEGARDNER, PRESIDENT; JOHN M. TATE, ROBERT L. PETERS,
VICE-PRESIDENTS; ARTHUR TROYER, VICE-PRESIDENT/CASHIER; SHARON FULLER,
ASSISTANT CASHIER

DIRECTORS-

R.W. TURNER, GREG A. WINEGARDNER, WILLIAM D. LORING, L.W. MCDANIEL,
C. DOUGLAS ATCHLEY, CLARENCE BEEBE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,102	
B. INTEREST-BEARING BALANCES.....	1,000	
2. SECURITIES.....	6,591	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,000	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	29,795	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,240	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	28,555	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,639	
7. OTHER REAL ESTATE OWNED.....	1,432	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	895	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	49,214	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	44,240	
(1) NONINTEREST-BEARING.....	10,023	
(2) INTEREST-BEARING.....	34,217	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	1,300	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	492	
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.....	111-	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	45,921	
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.....	93	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,293	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	49,214	

ALPINE BANK, PAGLE
EAGLE

OFFICERS-

DAVE SCRUBY, PRESIDENT; PHIL FRANK, VICE-PRESIDENT;
ROBERT LUCIA, CASHIER/SECRETARY

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		405
B. INTEREST-BEARING BALANCES.....		198
2. SECURITIES.....		419
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		310
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,919	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	60	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,859
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		340
7. OTHER REAL ESTATE OWNED.....		50
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		90
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		7,671

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		6,934
(1) NONINTEREST-BEARING.....	750	
(2) INTEREST-BEARING.....	6,184	
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).....		6,980
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		91
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		691
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		7,671

FIRSTBANK OF EAGLE COUNTY/EAGLE
EAGLE

OFFICERS-

NED E. OYLER, PRESIDENT; PAUL DEPP, SR. VICE PRESIDENT; LLOYD AMUNDSON,
VICE PRESIDENT; MARY ANN WILSON, ASSISTANT CASHIER; HELEN E. OYLER,
SECRETARY

DIRECTORS-

NED E. OYLER, HELEN E. OYLER, BARBARA F. ADAMS, PAUL V. DEPP

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,122
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		2,284
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	15,434	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	250	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		15,184
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		866
7. OTHER REAL ESTATE OWNED.....		1,070
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		487
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		21,513
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		19,222
(1) NONINTEREST-BEARING.....	2,656	
(2) INTEREST-BEARING.....	16,566	
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.....		160
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		19,382
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.....		431
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,131
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		21,513

EATON BANK
EATON

OFFICERS-

WILLIAM BOWNESS, PRESIDENT; JOHN BOWNESS, II., EXEC. VICE-PRESIDENT;
MELVIN D. SEVERSON, SR. VICE-PRESIDENT; CARLA L. GARTON, CASHIER/
SECRETARY; WILMA J. FOOSE, ASST. CASHIER; CARL A. BENSON, VELMA DILLON,
DAN ROCKWELL, VICE-PRESIDENTS; WILLIAM A. CARLSON, ASST. VICE-PRESIDENT;
DAVID HANSON, CHRISTIE PITKIN, ASSISTANT LOAN OFFICERS

DIRECTORS-

WILLIAM A. BOWNESS, MELVIN D. SEVERSON, CARLA L. GARTON, CARL A. BENSON,
JOHN E. BOWNESS, II, CLINTON P. SWIFT, VELMA L. DILLON

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,081	
B. INTEREST-BEARING BALANCES.....	500	
2. SECURITIES.....	8,687	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	11,628	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	112	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	11,516	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	332	
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.....	521	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,872	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	19,823	
(1) NONINTEREST-BEARING.....	3,233	
(2) INTEREST-BEARING.....	16,590	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	955	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	156	
16. OTHER BORROWED MONEY.....	72	
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.....	130	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,136	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	500	
25. SURPLUS.....	500	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	736	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,736	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	22,872	

AMBANK AT ORCHARD VALLEY/ENGLEWOOD
ENGLEWOOD

OFFICERS-

BRUCE D. ALEXANDER, PRESIDENT; JANET BLEAKLEY, SR. VICE-PRESIDENT;
MARK W. SCOTT, ROBERT M. SHERRILL, EXECUTIVE VICE-PRESIDENTS;
STEVEN R. DUPPS, CASHIER/SECRETARY; BARBARA TOWNSEND, CAROL STELTENPOHL.
ASSISTANT CASHIERS, DANA BARNEY, ASSISTANT VICE-PRESIDENT

DIRECTORS-

ROBERT M. SHERRILL, RICHARD M. REYNOLDS, BRUCE D. ALEXANDER,
MARK E. HOUSTON, HAL R. RAMSAY, WALTER A. KOELBEL, JR.

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,416
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,006
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	11,271	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		284
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,987
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		527
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.....		128
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		21,038

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		20,232
(1) NONINTEREST-BEARING.....	8,996	
(2) INTEREST-BEARING.....	11,236	
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.....		89
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		20,321
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		600
25. SURPLUS.....		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		483-
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)....		21,038

ARAPAHOE BANK & TRUST/ENGLEWOOD
ENGLEWOOD

OFFICERS-

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

DIRECTORS-

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

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		7,067
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		20,847
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		11,270
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	29,518	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	311	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		29,207
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,811
7. OTHER REAL ESTATE OWNED.....		53
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,243
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		71,498

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		65,122
(1) NONINTEREST-BEARING.....	19,131	
(2) INTEREST-BEARING.....	45,991	
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.....		595
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		593
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		66,310
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,000
25. SURPLUS.....		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,188
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		5,188
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		71,498

CHARTER BANK & TRUST/ENGLEWOOD
ENGLEWOOD

OFFICERS-

A. EMMET STEPHENSON, JR. CHAIRMAN, DIANE E. WRITER, VICE CHAIRMAN,
EDWARD C. LEAHY, PRESIDENT; RALPH C. EREN, EXEC. VICE-PRESIDENT/SECRETARY;
JANICE E. DANIEL, ASSISTANT VICE PRESIDENT; VICTORIA L. MAYS,
CASHIER, CYNTHIA F. COWAN, ASSISTANT CASHIER

DIRECTORS-

A. EMMET STEPHENSON, JR., TONI E. STEPHENSON, DIANE D. WRITER,
JERRY D. ARMSTRONG, MARTIN J. WOHNLICH, GEORGE DAVIES, EDWARD C. LEAHY

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	873	
B. INTEREST-BEARING BALANCES.....	789	
2. SECURITIES.....	150	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	3,775	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,448	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	47	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	5,401	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	98	
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.....	80	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,243	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	10,220	
(1) NONINTEREST-BEARING.....	3,076	
(2) INTEREST-BEARING.....	7,144	
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).....	10,267	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	500	
25. SURPLUS.....	400	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	76	
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).....	11,243	

FIRSTBANK AT ARAPAHOE/YOSEMITE - ENGLEWOOD
ENGLEWOOD

OFFICERS-

NANCY H. BELL, PRESIDENT; PAUL J. GALE, VICE PRESIDENT; GEORGE T. GRAFF,
CASHIER; DEAN R. BLATTER, ASSISTANT CASHIER; ROBERT S. APPEL, SECRETARY

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	842
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	734
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,932
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,399
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	37
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,362
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	123
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.....	117
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,110

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,112
(1) NONINTEREST-BEARING.....	1,856
(2) INTEREST-BEARING.....	5,256
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	27
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.....	11
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,150
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	60
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	960
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	8,110

INTERNATIONAL BANK, ENGLEWOOD
ENGLEWOOD

OFFICERS-

S. G. SEAY, PRESIDENT; O. C. ETTER, VICE-PRESIDENT/CASHIER;
C. WALTER WILSON, ASST. VICE-PRESIDENT; KAREN WILDENSTEIN, COMPTROLLER;
LORRAINE CAHILL, JEANNINE DEGARMO, GREGORY MARTIN, ASST. CASHIERS

DIRECTORS-

RICHARD M. KREUTZER, LEIGH H. NORGREN, S.G. SEAY, C.H. SMUKLER,
MERLE E. ALBRECHT, THOMAS H. CONNELLY, JOANN CORN, JACK C. KENT,
RICHARD TUCKER, JOHN R. SIMMONS

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,551
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,112
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	573
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,443
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	153
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,290
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	483
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.....	773
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,782

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	23,058
(1) NONINTEREST-BEARING.....	5,186
(2) INTEREST-BEARING.....	17,872
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.....	269
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	23,327
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	355
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,455
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	24,782

THE PROFESSIONAL BANK/ENGLEWOOD
ENGLEWOOD

OFFICERS-

CONRAD KERNS, PRESIDENT; GERALD F. KOCH, SR. VICE-PRESIDENT;
J.R. PFEIFER, VICE-PRESIDENT/CASHIER

DIRECTORS-

CONRAD KERNS, MILES CORTEZ, TOM DREVER, BOB STOFAC, DAN WARNER,
BOB UCHIN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		583
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		84
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		654
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,313	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		16
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,297
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		474
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.....		14
11. OTHER ASSETS.....		78
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		5,184

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		3,031
(1) NONINTEREST-BEARING.....	444	
(2) INTEREST-BEARING.....	2,587	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		37
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.....		19
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		3,087
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.....		97
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,097
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		5,184

FIRSTBANK OF ERIE
ERIE

OFFICERS-

A. BLAINE ALLEY, PRESIDENT; MARVEL L. TITTLE, VICE-PRESIDENT;
C. HEREFORD PERCY, CASHIER; ROBERT S. APPEL, SECRETARY;
WILLIAM J. NIEHUS, ASSISTANT CASHIER

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, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		319
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,048
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,333
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	2,786	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	29	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		2,757
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		36
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).....		5,553

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,183
(1) NONINTEREST-BEARING.....	558	
(2) INTEREST-BEARING.....	4,625	
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.....		22
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		5,205
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		60
25. SURPLUS.....		60
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		228
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		348
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		5,553

ESTES PARK BANK
ESTES PARK

OFFICERS-

JACK G. HASELBUSH, PRESIDENT; BRAD SISHC, VICE PRESIDENT;
NANCY L. WILLOCKS, LOAN OFFICER; M.J. CARPENTER, NEW ACCOUNTS OFFICER;
ANNE BRUMLEVE, CASHIER/SECRETARY; GERALDINE KAPPELY, OPERATIONS OFFICER

DIRECTORS-

GLONDA L. HIX, STANLEY J. PRATT, E. NELSON THOMAS, JACK G. HASELBUSH,
GEORGE J. HIX, C. WILLIAM HERZOG, C. FRANKLIN HIX JR., JAMES P. BANKER

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,160
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		7,237
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		6,213
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	14,540	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	205	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		14,335
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		459
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.....		334
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		29,826

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		27,248
(1) NONINTEREST-BEARING.....	3,805	
(2) INTEREST-BEARING.....	23,443	
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.....		181
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		27,854
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		772
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,972
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		29,826

BANK OF EVERGREEN
EVERGREEN

OFFICERS-

JEROLD B. HIRSCH, PRESIDENT; J.M. MASON, VICE-PRESIDENT; MARC KRAUSE,
CASHIER; KAREN D. HERR, ASSISTANT CASHIER

DIRECTORS-

JEROLD B. HIRSCH, S. PERRY SANT, GILBERT J. MCGOUGH, JOHN E. BOHLING,
URSULA M. JAMES

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,895
B. INTEREST-BEARING BALANCES.....	1,700
2. SECURITIES.....	4,489
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,525
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,390
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	175
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,215
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	273
7. OTHER REAL ESTATE OWNED.....	574
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	328
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,999

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,787
(1) NONINTEREST-BEARING.....	7,501
(2) INTEREST-BEARING.....	18,286
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.....	350
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,137
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	325
25. SURPLUS.....	825
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	712
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,862
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	27,999

BANK OF FAIRPLAY
FAIRPLAY

OFFICERS-

RICHARD BAIR, PRESIDENT/CEO; ALLAN CHAFFEE, DANIEL LINDSAY, JOHN FISCHER
DENNIS MATHISEN, CHARLES GESME, VICE-PRESIDENTS; BARBARA WESTON, CASHIER
RICHARD CLYMER, SECRETARY; MARGARET BARNES, LOAN OFFICER

DIRECTORS-

JOHN A. FISCHER, RICHARD L. CLYMER, RICHARD S. BAIR, ALLAN C. CHAFFEE,
J. RICHARD TUTHILL, LAWRENCE P. WARD

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		194
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,375
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		310
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,609	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	43	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,566
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		49
7. OTHER REAL ESTATE OWNED.....		27
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		49
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).....		7,714

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,011
(1) NONINTEREST-BEARING.....	1,338	
(2) INTEREST-BEARING.....	5,673	
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).....		7,105
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		120
25. SURPLUS.....		245
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		244
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		609
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		7,714

INTERNATIONAL BANK NORTH/FEDERAL HEIGHTS
FEDERAL HEIGHTS

OFFICERS-

MERLE E. ALBRECHT, PRESIDENT; JOHN H. HANNAGAN, SR. VICE-PRESIDENT;
ALICE M. ADAIR CASHIER/SECRETARY; CHARMAINE BASKALL, ASSISTANT CASHIER;
MERLE M. KLOCKE, 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. NORGREN,
THOMAS H. CONNELLY, JOHN R. SIMMONS

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,324
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,200
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	985
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,814
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	103
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,711
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	351
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.....	567
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,138

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,625
(1) NONINTEREST-BEARING.....	4,491
(2) INTEREST-BEARING.....	16,134
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.....	284
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,909
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	374
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	355
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,229
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	22,138

COMMERCE BANK/FT. COLLINS
FORT COLLINS

OFFICERS-

JAMES C HEABERLIN, PRESIDENT; MICHAEL PRENZLOW, VICE-PRESIDENT;
DEBORAH L. BECKER, CASHIER

DIRECTORS-

JAMES H. OLIVER, RICHARD J. ZIEMAN, JAMES C. HEABERLIN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		446
B. INTEREST-BEARING BALANCES.....		891
2. SECURITIES.....		1,103
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,156	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	90	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,066
5. ASSETS HELD IN TRADING ACCOUNTS.....		66
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		90
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.....		139
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		8,801

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		8,064
(1) NONINTEREST-BEARING.....	1,441	
(2) INTEREST-BEARING.....	6,623	
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).....		8,149
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		152
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		652
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		8,801

NORTHERN BANK & TRUST/FORT COLLINS
FORT COLLINS

OFFICERS-

J. E. FACER, PRESIDENT; A.J. HEUTZENROEDER, VICE-PRES./CASHIER/SECRETARY

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,643
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,613
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,629
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	82
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,547
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	65
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.....	337
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,705

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,821
(1) NONINTEREST-BEARING.....	2,528
(2) INTEREST-BEARING.....	8,293
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).....	10,918
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	387
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	787
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	11,705

ROCKY MOUNTAIN BANK & TRUST COMPANY/FORT COLLINS
FORT COLLINS

OFFICERS-

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

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,036
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		5,187
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		4,805
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	14,090	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	184	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		13,906
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		668
7. OTHER REAL ESTATE OWNED.....		494
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		496
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		28,592

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		26,642
(1) NONINTEREST-BEARING.....	6,808	
(2) INTEREST-BEARING.....	19,834	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		131
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.....		107
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		26,880
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		330
25. SURPLUS.....		870
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		512
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,712
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		28,592

FORT LUPTON STATE BANK
FORT LUPTON

OFFICERS-

DENNIS W. WHITE, PRESIDENT; DONALD T. TOMOI, VICE-PRESIDENT;
GRANT A. EDWARDS, VICE-PRESIDENT/CASHIER/SECRETARY; TOM L. PRENGER,
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, JOHN R. GRIEVE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,198
B. INTEREST-BEARING BALANCES.....		896
2. SECURITIES.....		9,741
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	17,438	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	284	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		17,154
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		283
7. OTHER REAL ESTATE OWNED.....		217
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		793
11. OTHER ASSETS.....		
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		32,032

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		28,958
(1) NONINTEREST-BEARING.....	5,871	
(2) INTEREST-BEARING.....	23,087	
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).....		29,096
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.....		1,536
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,936
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		32,032

FARMERS STATE BANK OF FORT MORGAN
FORT MORGAN

OFFICERS-

J. H. BLOEDORN, JR., BOARD CHAIRMAN/CEO; JERRY K. JONES, PRESIDENT/
DIRECTOR; DAVID J. OHMAN, SR. TRAFFIC OFFICER/DIR.; RONALD L. HAYS,
DAVID SCHOMBURG, JAMES D. TREADWAY, ERVIN C. SOUTHARD, JOHN J. ZWETZIG,
VICE-PRESIDENTS; C.L. WILLIAMS, VICE PRESIDENT OPERATIONS;
EVALU I. UNDERWOOD, CONTROLLER; RODNEY G. VINCENT, ASST. VICE PRESIDENT;
M. ELAINE MEYER, CASHIER; LORETTA GRAHAM, MARKETING/PERSONNEL OFFICER;
EVELENE MEININGER, CUSTOMER SERVICE OFFICER; KIM I. BARTHLAMA,
CONSUMER LOAN OFFICER; JOE J. MARX, AG FIELD REP.

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,361	
B. INTEREST-BEARING BALANCES.....	1,000	
2. SECURITIES.....	40,309	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	4,600	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	36,431	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	100	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	36,331	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	449	
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.....	2,375	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	88,425	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	76,596	
(1) NONINTEREST-BEARING.....	9,793	
(2) INTEREST-BEARING.....	66,803	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	522	
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.....	829	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	77,947	
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.....	4,478	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	10,478	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	88,425	

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 J. TRAUTWEIN,
RUSSELL L. RATHMAN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		757
B. INTEREST-BEARING BALANCES.....		99
2. SECURITIES.....		1,570
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		65
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,093	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	91	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,002
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		611
7. OTHER REAL ESTATE OWNED.....		271
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		197
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		11,572

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,420
(1) NONINTEREST-BEARING.....	1,460	
(2) INTEREST-BEARING.....	8,960	
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.....		86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		10,515
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		7
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,057
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		11,572

PIONEER BANK OF FOUNTAIN
FOUNTAIN

OFFICERS-

STEPHEN A. MOSHER, PRESIDENT; CHRISTINE LYONS, VICE-PRESIDENT/CASHIER;
SHARON SHANNON, OPERATIONS OFFICER; SCOTT KEYS, ASSISTANT VICE-PRESIDENT
LENDING; DEBORAH MCCARGAR, ASSISTANT LENDING OFFICER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,677
B. INTEREST-BEARING BALANCES.....		200
2. SECURITIES.....		1,701
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		875
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,593	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	476	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,117
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		247
7. OTHER REAL ESTATE OWNED.....		374
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		756
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		15,947

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		15,115
(1) NONINTEREST-BEARING.....	4,199	
(2) INTEREST-BEARING.....	10,916	
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.....		357
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		15,472
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		275
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		475
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		15,947

FOWLER STATE BANK
FOWLER

OFFICERS-

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

DIRECTORS-

JOE M. FOX, DOYLE MARVIN, JONATHAN R. FOX, MAXINE FOX

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,538
B. INTEREST-BEARING BALANCES.....	200
2. SECURITIES.....	9,441
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	3,200
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,473
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	72
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,401
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	40
7. OTHER REAL ESTATE OWNED.....	10
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	438
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,268

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,724
(1) NONINTEREST-BEARING.....	2,258
(2) INTEREST-BEARING.....	15,466
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.....	202
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,926
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	50
25. SURPLUS.....	350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,942
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,342
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	20,268

VALLEY BANK OF FREDERICK
 FREDERICK

OFFICERS-

JAMES D. MAKOWSKI, PRESIDENT; VIRGINIA UNREIN, CASHIER; LARRY L. SAINT,
 VICE-PRESIDENT; JAMES J. O'DELL, CHAIRMAN

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, JAMES D. MAKOWSKI,
 MICHAEL BENNETT, HARRY RAPP

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		527
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,526
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,831	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	61	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,770
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		351
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.....		358
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		10,618

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,322
(1) NONINTEREST-BEARING.....	1,509	
(2) INTEREST-BEARING.....	7,813	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		395
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.....		121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		9,838
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		230
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		780
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		10,618

SUMMIT COUNTY BANK/FRISCO
FRISCO

OFFICERS-

JERRY F. MCKAY, PRESIDENT; JAN PIRKEY, VICE PRESIDENT/CASHIER;
ROBERT R. LEINART, VICE-PRESIDENT; SUSAN T. BAILEY, INSTALLMENT LOAN
OFFICER; CAROL WIMBERLY, OPERATIONS OFFICER

DIRECTORS-

FREDERICK L. WALL, III, JERRY F. MCKAY, ROBERT R. LEINART

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,548
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		2,462
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,124	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	251	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,873
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,481
7. OTHER REAL ESTATE OWNED.....		180
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).....		19,086

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		15,852
(1) NONINTEREST-BEARING.....	6,158	
(2) INTEREST-BEARING.....	9,694	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		408
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		1,290
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).....		17,725
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		480
25. SURPLUS.....		820
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		61
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,361
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		19,086

FRUITA STATE BANK
FRUITA

OFFICERS-

GERALD E. LEWIS, PRESIDENT; CAREY B. HORTON, SR. VICE-PRESIDENT;
ROBERT M. STEWART, SR. VICE-PRESIDENT/CASHIER/SECRETARY;
RICHARD D. YOUMANS, ASSISTANT VICE PRESIDENT; VELMA B. BILGER,
CONSUMER SERVICES OFFICER

DIRECTORS-

BILL J. ANDERSON, GERALD E. LEWIS, ROBERT F. GOBBO, EMMETT ELIZONDO

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	975
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,552
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,725
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,026
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	264
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,762
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	316
7. OTHER REAL ESTATE OWNED.....	580
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).....	20,284

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,855
(1) NONINTEREST-BEARING.....	2,067
(2) INTEREST-BEARING.....	15,788
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).....	17,963
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.....	521
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,321
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	20,284

BANK OF GEORGETOWN
 GEORGETOWN

OFFICERS-

CLAY J. HUTCHINSON, JR., PRESIDENT; DOLORES E. ZAVALA, VICE-PRESIDENT

DIRECTORS-

RICHARD M. KREUTZER, OTTO H. WERLIN, KATHRYN L. ISENBERGER,
 LEO BRADLEY, HUGO BUERGER III, THOMAS CARNEY, CLAY HUTCHINSON, JR.

DECEMBER 31, 1986

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.....		1,281
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,482	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	87	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,395
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		351
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.....		115
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		7,951

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		6,978
(1) NONINTEREST-BEARING.....	2,359	
(2) INTEREST-BEARING.....	4,619	
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.....		41
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		7,019
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		150
25. SURPLUS.....		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		182
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		932
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		7,951

CITIZENS BANK OF GLENDALE
 GLENDALE

OFFICERS-

GERALD L. GARTNER, PRESIDENT; C. JON LEHR, ASSISTANT VICE-PRESIDENT;
 CECILIA MCCUE CASHIER; DONALD K. HOGOBOOM, CHAIRMAN

DIRECTORS-

DONALD K. HOGOBOOM, GERALD L. GARTNER, CARL CHARETTE, THOMAS M. JONES,
 DONALD HOGOBOOM, III

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		777
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		230
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		1,165
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,188	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	79	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,109
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		111
7. OTHER REAL ESTATE OWNED.....		452
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		118
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		7,962

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,506
(1) NONINTEREST-BEARING.....	1,814	
(2) INTEREST-BEARING.....	5,692	
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.....		
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).....		7,535
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		600
24. COMMON STOCK.....		400
25. SURPLUS.....		573-
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		427
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		7,962

COMMONWEALTH STATE BANK/GLENDALE
GLENDALE

OFFICERS-

RICHARD C. WILLIAMS, PRESIDENT/CEO; CLARENCE BOWLDS, CASHIER/EXECUTIVE
VICE-PRESIDENT; CINDY M. TUREK, OPERATIONS OFFICER

DIRECTORS-

RICHARD C. WILLIAMS, CLARENCE BOWLDS, TOM D'AMICO

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,124
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		726
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,025
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,483	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	161	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,322
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		75
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.....		110
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		8,416

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		8,186
(1) NONINTEREST-BEARING.....	2,087	
(2) INTEREST-BEARING.....	6,099	
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.....		91
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		8,393
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		625
25. SURPLUS.....		425
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,027-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		23
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		8,416

ALPINE BANK & TRUST, GLENWOOD SPRINGS
GLENWOOD SPRINGS

OFFICERS-

JOHN COOPER, PRESIDENT; NORM FRANKE, CASHIER/ASST. VICE-PRESIDENT;
BILL SANDERSON, ASST. CASHIER, J. ROBERT YOUNG, CHAIRMAN OF THE BOARD

DIRECTORS-

WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, ROBERT F. DOWNS,
ERNEST GIANINETTI, WALLACE A.E. DEBEQUE, PETER N. GUY, JOHN COOPER,
WALLY DALLENBACH, J. ROBERT YOUNG, JACK E. EDGINGTON

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,278
B. INTEREST-BEARING BALANCES.....		500
2. SECURITIES.....		1,640
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		480
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,510	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	205	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,305
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		351
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.....		220
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,942

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		13,019
(1) NONINTEREST-BEARING.....	2,734	
(2) INTEREST-BEARING.....	10,285	
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).....		13,094
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		248
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		848
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,942

ALPINE BANK, GLENWOOD SPRINGS MALL
GLENWOOD SPRINGS

OFFICERS-

L. KRISTIN GARDNER, PRES./CASHIER/SECR.; MARC MORCUS, ASST. VICE-PRES.

DIRECTORS-

J. ROBERT YOUNG, WILLIAM B. VOLLBRACHT, WALLY DALLENBACH,
WALLACE DEBEQUE, ROBERT F. DOWNS, ERNEST GIANINETTI, PETER N. GUY,
RODNEY SLIFER, JACK EDGINGTON, L. KRISTINE GARDNER, J. DUDLEY LOCKREM,
STEVE CONNOLLY

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	449
B. INTEREST-BEARING BALANCES.....	98
2. SECURITIES.....	530
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	320
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,458
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	37
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,421
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	315
7. OTHER REAL ESTATE OWNED.....	12
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	78
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,223

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,726
(1) NONINTEREST-BEARING.....	688
(2) INTEREST-BEARING.....	4,038
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.....	38
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,764
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	50
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	9
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	459
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	5,223

DENVER WEST BANK & TRUST/GOLDEN
GOLDEN

OFFICERS-

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

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,343
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,877
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,533	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	76	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,457
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		156
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.....		115
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		17,962

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		16,208
(1) NONINTEREST-BEARING.....	4,995	
(2) INTEREST-BEARING.....	11,213	
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.....		106
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		16,314
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		519
25. SURPLUS.....		531
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		598
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,648
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		17,962

AMERICAN STATE BANK/GRANADA
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, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	465
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,363
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	525
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,643
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	54
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,589
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	39
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.....	252
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,233

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,047
(1) NONINTEREST-BEARING.....	1,036
(2) INTEREST-BEARING.....	9,011
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.....	82
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,129
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	140
25. SURPLUS.....	430
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	534
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,104
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	11,233

MIDDLE PARK BANK/GRANBY
GRANBY

OFFICERS-

DAN LEAHY, PRESIDENT; CHARLES PRESLAR, EXECUTIVE VICE-PRESIDENT;
CINDY L. FULK, VICE-PRESIDENT/CASHIER/SECRETARY; HELEN HOWELL, VICE-
PRESIDENT; TERRI SNELL, JEFF PEXTON, ASSISTANT VICE-PRESIDENTS

DIRECTORS-

ROBERT ISHAM, ELEANOR ISHAM, RICHARD W. RAMLER, CHARLES H. PRESLAR,
DAN LEAHY, LARRY CHANCE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,262	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	5,672	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	33,026	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	664	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	32,362	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	663	
7. OTHER REAL ESTATE OWNED.....	1,381	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	759	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	43,099	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	37,984	
(1) NONINTEREST-BEARING.....	5,405	
(2) INTEREST-BEARING.....	32,579	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....	1,679	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	674	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	27-	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	40,310	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	550	
25. SURPLUS.....	1,100	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,139	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,789	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	43,099	

BANK OF GRAND JUNCTION
 GRAND JUNCTION

OFFICERS-

ROBERT E. JOHNSON, PRESIDENT; DAVID B. AMBROSICH, CASHIER/SECRETARY;
 STEPHANIE TAYLOR, OPERATIONS OFFICER

DIRECTORS-

ROBERT E. JOHNSON, JAMES FUOCO, E.W. JOHNSON, R.E. JOHNSON, ALLEN ROSS

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		581
B. INTEREST-BEARING BALANCES.....		799
2. SECURITIES.....		296
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		580
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,973	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	6	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,967
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		175
7. OTHER REAL ESTATE OWNED.....		353
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		90
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		7,841

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,182
(1) NONINTEREST-BEARING.....	1,643	
(2) INTEREST-BEARING.....	5,539	
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).....		7,230
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		600
25. SURPLUS.....		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		389
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)....		7,841

INTRAWEST BANK OF GRAND JUNCTION
GRAND JUNCTION

OFFICERS-

PAUL TROYER, PRESIDENT/CEO; MARVIN W. MOELLER, SR VICE-PRESIDENT/CASHIER;
HERBERT L. BACON, CHAIRMAN OF THE BOARD

DIRECTORS-

HERBERT L. BACON, PAUL TROYER, LINDA GILMORE, VERNE A. SMITH, JR.,
H. KIRK JACKSON, JOHN U. TOMLINSON, RODNEY C. POWER, J.D. SNODGRASS,
THOMAS L. DUTCHER, ROBERT G. BOUCHER, L.O. GRIFFITH

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		7,618
B. INTEREST-BEARING BALANCES.....		2,500
2. SECURITIES.....		35,033
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		14,850
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	39,971	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	2,143	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		37,828
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		3,724
7. OTHER REAL ESTATE OWNED.....		5,061
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		3,509
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		110,123

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		97,222
(1) NONINTEREST-BEARING.....	26,119	
(2) INTEREST-BEARING.....	71,103	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		1,890
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		130
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		2,383
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		1,206
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		102,831
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		2,000
25. SURPLUS.....		4,350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		942
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		7,292
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		110,123

CENTRAL BANK OF GREELEY
GREELEY

OFFICERS-

HENRY J. RAHMIG, PRESIDENT; CHRISTOPHER W. JEAUVONS, VICE-PRESIDENT;
GEORGE CUTTS, SR. OPERATIONS SUPERVISOR; DONNA L. OYLER, MORTGAGE
LENDER, III; MIKE LEHAN, ASST. VICE-PRESIDENT

DIRECTORS-

RICHARD A. BOETTCHER, JACK L. SCHREIBER, HENRY J. RAHMIG, C.L. YERBIC,
JOHN P. WATSON, DONALD H. ECHTERMAYER, MIKE LEHAN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,422
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		2,040
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,870	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	437	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,433
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		212
7. OTHER REAL ESTATE OWNED.....		111
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		703
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,721

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,686
(1) NONINTEREST-BEARING.....	2,502	
(2) INTEREST-BEARING.....	10,184	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		112
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.....		89
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,887
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		450
25. SURPLUS.....		384
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		834
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,721

THE BANK OF GREELEY
GREELEY

OFFICERS-

P. DEWAYNE KRAUSE, PRESIDENT; PATRICK D. GRINDE, VICE-PRESIDENT;
VERN WAKEMAN, VICE-PRESIDENT; GORDON E. CLAUS, CARL BAYER, MAXINE TYRELL,
LOAN OFFICERS; RUTH BONNENBERG, CASHIER; ANITA ADOLF, ACCTNG. OFFICER;
N. JOYCE EHRLICH, ADMIN. ASSISTANT

DIRECTORS-

C. KENT KINGSBURY, H. WAYNE HOOVER, JOEL C. ROTHMAN, JERRY W. HOUSEL,
JERALD STUGART, P. DEWAYNE KRAUSE, JOHN L. SHUPE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,271
B. INTEREST-BEARING BALANCES.....	900
2. SECURITIES.....	869
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,890
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,317
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	470
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,847
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	611
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.....	347
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,735

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,992
(1) NONINTEREST-BEARING.....	2,718
(2) INTEREST-BEARING.....	18,274
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	32
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.....	134
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,158
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	253
25. SURPLUS.....	475
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	849
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,577
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	22,735

UNION COLONY BANK/GREELEY
GREELEY

OFFICERS-

LAWRENCE W. MENEFEE, PRESIDENT; ALAN L. LORD, EXECUTIVE VICE-PRESIDENT;
KATHRYN L. BOYLE, SR. VICE-PRESIDENT/CASHIER; RALPH T. ANDERS, SR. VICE-
PRESIDENT; JAMES DAVIES, JAMES RUTZ, VICE-PRESIDENTS/SR. LOAN OFFICERS;
THOMAS EVANS, CONSTANCE SAMS, MICHAEL SAUER, ASSISTANT VICE-PRESIDENTS;
CINDY BESHEARS, LOAN OFFICER; JUDY HERNANDEZ, CREDIT REVIEW OFFICER;
MARIE KUDRNA, LOAN OPERATIONS OFFICER; VICKI DECKER, LESLI HOWE,
JONE RANEY, LWANA G. SELL, OPERATIONS OFFICERS

DIRECTORS

GEORGE W. DOERING, JOHN W. KINKADE, JAMES R. LISTEN, ALAN L. LORD,
LAWRENCE W. MENEFEE, VICTOR R. NOTTINGHAM, ROBERT A. RUYLE, JOHN TODD,
F. SCOTT THOMAS, DONALD W. WITTNAM

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,285
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,199
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	6,500
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	67,613
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	402
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	67,211
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	738
7. OTHER REAL ESTATE OWNED.....	1,045
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,202
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	91,180

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	82,595
(1) NONINTEREST-BEARING.....	12,758
(2) INTEREST-BEARING.....	69,837
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.....	105
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,446
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	84,146
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.....	2,292
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,034
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	91,180

UNITED BANK OF GREELEY
GREELEY

OFFICERS-

DAVID E BAILEY, PRESIDENT; PATRICIA BURKHOLDER, SR VICE-PRESIDENT/CASHIER; STEPHANIE ARRIES, JON EWERT, ROLAND HAYES, JR, WILLIAM HERTNEKY, BERNADETTE PICKRELL, ELANA STAUFFER, DON TAYLOR, JOHN BLAIR, VICE-PRESIDENTS; DONNA BENSON, ASST. VICE-PRESIDENT/TRUST OFFICER; MICHAEL ARISMAN, ALTON COBB, KRISTIN HYATT, DOROTHY LAYTON, ANTHONY MILLER, LOIS SULLIVAN, TERRI TREGO, ASSISTANT VICE-PRESIDENTS; PHYLLIS HANCOCK, SR VICE-PRESIDENT/TRUST OFFICER; DOUGLAS TAUB, SR VICE-PRESIDENT; MARY DAVIDSON, BOOKKEEPING MANAGER; DIRK DRAPER, COMMERCIAL LOAN OFFICER; C.G. KUM, ASSET QUALITY ADMINISTRATOR; LAWRENCE MARSH, CONSUMER LOAN OFFICER; CATHERINE CAMPBELL, HUMAN RESOURCE MANAGER; MARY ROBERTS, FIRST LADIES OFFICER; DAVID STEWART, COMPLIANCE OFFICER; DAVID E. BAILEY, CHAIRMAN OF THE BOARD

DIRECTORS-

JOHN B. HOUTCHENS, JAMES E. MILLER, K. EDWARD SABOE, LEO A. GALLAGHER, DR. DAVID WERKING, THOMAS J. COWAN, DR. ROBERT DICKESON, DAVID BAILEY

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	11,615	
B. INTEREST-BEARING BALANCES.....	10,013	
2. SECURITIES.....	21,476	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	6,150	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	47,884	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	2,070	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	45,814	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,958	
7. OTHER REAL ESTATE OWNED.....	1,612	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	3,394	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	102,032	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	90,835	
(1) NONINTEREST-BEARING.....	23,448	
(2) INTEREST-BEARING.....	67,387	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	436	
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.....	2,290	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	93,561	
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.....	3,091	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,471	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	102,032	

GUNNISON BANK AND TRUST COMPANY
GUNNISON

OFFICERS-

THOMAS SWINEFORD, PRESIDENT/CEO; CARL ROLLER, EXECUTIVE VICE-PRESIDENT/
CHIEF LENDING OFFICER; STEPHEN CALDWELL, SR. VICE-PRESIDENT/COMPTROLLER/
CASHIER; ROGER COTTEN, SR VICE-PRESIDENT/TRUST OFFICER; GWENDOLYN DANNI,
VICE-PRES./TRUST OFFICER; GWENDOLYN AVERILL; AUDITOR/ASST. VICE-PRES./
SR. TRUST OFFICER; MICHELLE GONZALES; ASST VICE-PRES/COMPLIANCE OFFICER;
SUSAN J. RAY, CONSUMER LOAN OFFICER/PERSONNEL OFFICER; JUDITH A. RIDGE,
OPERATIONS OFFICER/DATA PROCESSING; MARCIA WIREMAN, ASST. OPERATIONS
OFFICER/ACCOUNTING/HEAD BOOKKEEPER; LINDA EDEN, ASST. OPERATIONS OFFICER
MARKETING/BANKCARD REPRESENTATIVE; DONNA R. BRATTON, ASST. TRUST OFFICER

DIRECTORS-

THOMAS D. SWINEFORD, MICHAEL A. WILSON, EDWARD BARTSCH, FRED FIELD,
PAUL SAMMONS, OWEN O'FALLON, POLLY SPANN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,519
B. INTEREST-BEARING BALANCES.....		300
2. SECURITIES.....		2,507
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	14,120	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		596
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		13,524
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		284
7. OTHER REAL ESTATE OWNED.....		3,276
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		804
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		25,464

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		23,875
(1) NONINTEREST-BEARING.....		6,373
(2) INTEREST-BEARING.....		17,502
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.....		78
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).....		24,075
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		76
25. SURPLUS.....		1,313
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,389
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28).....		25,464

HAXTUN COMMUNITY BANK
HAXTUN

OFFICERS-

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

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,610
B. INTEREST-BEARING BALANCES.....		1,000
2. SECURITIES.....		8,437
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		850
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,207	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,153
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		174
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.....		474
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		21,698

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		19,334
(1) NONINTEREST-BEARING.....	4,318	
(2) INTEREST-BEARING.....	15,016	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		82
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).....		19,568
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,030
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,130
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		21,698

FIRST BANK & TRUST/HOLLY
HOLLY

OFFICERS-

J. B. MCKEEVER, PRESIDENT; J. L. HUMRICH, O. W. FOLSOM,
BARBARA J. CLINE, VICE-PRESIDENTS; PHYLLIS E. THRALL, CASHIER/SECRETARY;
MARIE FLETCHER, COMPLIANCE OFFICER/AUDITOR

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		864
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		4,522
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,380	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	52	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,328
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.....		
11. OTHER ASSETS.....		362
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,959

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,655
(1) NONINTEREST-BEARING.....	1,769	
(2) INTEREST-BEARING.....	10,886	
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).....		12,740
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		110
25. SURPLUS.....		490
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		619
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,219
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,959

FIRST STATE BANK OF HOTCHKISS
HOTCHKISS

OFFICERS-

JOHN R. MCCALLISTER, PRESIDENT; LENDA I. HALL, SR. VICE-PRESIDENT;
D.D. DRISCOLL JR. VICE-PRES/CASHIER/SECRETARY; KELLEY WEST, ASST CASHIER

DIRECTORS-

THOMAS R. KOWALSKI, SHIRLEY C. SMITH, JOHN R. MCCALLISTER,
LENDI I. HALL, JAMES R. BRISCOE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	961
B. INTEREST-BEARING BALANCES.....	500
2. SECURITIES.....	2,782
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,760
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,742
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	99
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,643
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	232
7. OTHER REAL ESTATE OWNED.....	254
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).....	14,362

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,974
(1) NONINTEREST-BEARING.....	2,494
(2) INTEREST-BEARING.....	10,480
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.....	172
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,146
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	535
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	381
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,216
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	14,362

FIRST STATE BANK/IDAHO SPRINGS
IDAHO SPRINGS

OFFICERS-

CHARLES SCHLEY, PRESIDENT; JOHN RALPH MURPHY, VICE-PRESIDENT;
RONDA RYLATT, CASHIER/SECRETARY; JANET E. FIELDS, ASSISTANT CASHIER

DIRECTORS-

S. PERRY SANT, CHARLES A. SCHLEY, ROBERT MCLEAN, DAVID M. KANIGEL,
R. GARY COGBURN, RICHARD D. EDWARDS

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		946
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,605
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,220
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,854	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		80
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,774
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		497
7. OTHER REAL ESTATE OWNED.....		331
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		197
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		11,570

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,687
(1) NONINTEREST-BEARING.....	2,175	
(2) INTEREST-BEARING.....	8,512	
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.....		110
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).....		10,846
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.....		476-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		724
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		11,570

UNITED BANK OF IGNACIO
IGNACIO

OFFICERS-

PHYLLIS YOUNG, PRESIDENT; JOHN L. THORSNESS, SR. VICE-PRESIDENT;
PHYLLIS GALLEGOS, CASHIER/SECRETARY; ROSEMARY RED, ASSISTANT CASHIER

DIRECTORS-

WILLIAM D. LORING, R.W. TURNER, L.W. MCDANIEL, JOHN THORSNESS,
GREG A. WINEGARDNER, PHYLLIS YOUNG

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,209
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES.....		4,162
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	15,492	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	237	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		15,255
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		254
7. OTHER REAL ESTATE OWNED.....		552
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		641
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		23,423

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		21,064
(1) NONINTEREST-BEARING.....	3,665	
(2) INTEREST-BEARING.....	17,399	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		79
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.....		202
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		21,345
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.....		678
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,078
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		23,423

CITIZENS STATE BANK/KEENESBURG
KEENESBURG

OFFICERS-

KEVIN J. STARKS, PRESIDENT; GEORGE H. BUSH, SR. VICE-PRESIDENT;
DON K. SPEAROW, VICE PRESIDENT/CASHIER; ROBBIE PIPPIN, DAVID ULRICH,
ASSISTANT VICE-PRESIDENT

DIRECTORS-

KEVIN J. STARKS, DON K. SPEAROW, GEORGE H. BUSH, ROY D. STARKS,
JERALD C. STARKS

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,093	
B. INTEREST-BEARING BALANCES.....	496	
2. SECURITIES.....		8,502
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,322	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	65	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,257
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		83
7. OTHER REAL ESTATE OWNED.....		35
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		517
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		18,983

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		17,155
(1) NONINTEREST-BEARING.....	3,142	
(2) INTEREST-BEARING.....	14,013	
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.....		230
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		17,385
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		100
25. SURPLUS.....		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		898
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)....		18,983

KERSEY STATE BANK
KERSEY

OFFICERS-

LARRY G. NEUSCHWANGER, PRESIDENT; BYRON L. SMITH, VICE-PRESIDENT;
BRENT BEICHLER, VICE-PRESIDENT/CASHIER; JUDITH MICHALIK, ASST. VICE-PRES.

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		447
B. INTEREST-BEARING BALANCES.....		496
2. SECURITIES.....		1,389
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		865
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,796	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	96	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,700
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		208
7. OTHER REAL ESTATE OWNED.....		229
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).....		10,503

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,454
(1) NONINTEREST-BEARING.....	1,264	
(2) INTEREST-BEARING.....	8,190	
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.....		47
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		103
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		9,604
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		250
25. SURPLUS.....		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		399
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		899
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		10,503

KIOWA STATE BANK
KIOWA

OFFICERS-

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

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,176	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		4,623
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,635	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	186	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,449
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		422
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.....		350
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		18,220

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		16,465
(1) NONINTEREST-BEARING.....	3,518	
(2) INTEREST-BEARING.....	12,947	
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.....		153
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		16,618
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		344
25. SURPLUS.....		679
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		579
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,602
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		18,220

KIRK STATE BANK
KIRK

OFFICERS-

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

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	923
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,901
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,558
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	105
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,453
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	164
7. OTHER REAL ESTATE OWNED.....	640
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	894
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,975

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,175
(1) NONINTEREST-BEARING.....	2,494
(2) INTEREST-BEARING.....	8,681
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	668
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.....	376
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,219
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	6
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	756
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	12,975

KIT CARSON STATE BANK
KIT CARSON

OFFICERS-

BRUCE A. ANDERSEN, PRESIDENT; DONALD R. GAMBLIN, JOEL P. MAXCY,
ASSISTANT VICE-PRESIDENTS; ANNA M. GUNDERSON, CASHIER/SECRETARY;
MARILYN K. WARD, ASSISTANT CASHIER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		653
B. INTEREST-BEARING BALANCES.....		833
2. SECURITIES.....		8,074
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,096	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	63	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,033
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		175
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.....		510
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		18,554

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		15,949
(1) NONINTEREST-BEARING.....	1,918	
(2) INTEREST-BEARING.....	14,031	
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.....		232
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		16,181
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,573
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,373
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		18,554

BANK OF KREMMLING
KREMMLING

OFFICERS-

STEWART B. THOMSON, PRESIDENT; JOHN G. FEY, JR. VICE-PRESIDENT;
DANA E. UNCAPHER, CASHIER/SECRETARY

DIRECTORS-

ALAN C. CHAFFEE, J. RICHARD TUTHILL, JOHN A. FISCHER, JOHN G. FEY, JR.,
RICHARD L. CLYMER, STEWART B. THOMSON

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	601
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,140
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	540
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,890
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	54
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,836
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	285
7. OTHER REAL ESTATE OWNED.....	74
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	310
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,786

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,748
(1) NONINTEREST-BEARING.....	3,103
(2) INTEREST-BEARING.....	8,645
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.....	107
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,855
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	231
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	931
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	12,786

COLORADO BANK & TRUST, LA JUNTA
LA JUNTA

OFFICERS-

ROBERT H. JONES, PRESIDENT; ROBERT M. JONES, EXECUTIVE VICE PRESIDENT;
ROBERT W. BLAIR, TREASURER; RUTH GOODRICH, CASHIER/SECRETARY;
SHARRON JOHNSON, ASSISTANT CASHIER; VERLE MARTENS, SR. VICE-PRESIDENT;
SHIRLEY HUNTSMAN, JANET HILL, VICE-PRESIDENTS; DONALD RIZZUTO,
ASSISTANT VICE-PRESIDENT; MARY JANE GEARHART, AUDITOR, MARVIN SCHLEGEL,
ASSISTANT LOAN OFFICER

DIRECTORS-

JAMES RIZZUTO, THOMAS SISSON, ROBERT R. SABIN, MARY LOU JONES,
ROBERT H. JONES, ROBERT M. JONES, VERNON PROCTOR

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,548
B. INTEREST-BEARING BALANCES.....		696
2. SECURITIES.....		6,410
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	33,461	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	654	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		32,807
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,706
7. OTHER REAL ESTATE OWNED.....		2,302
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,334
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		51,403

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		47,551
(1) NONINTEREST-BEARING.....	10,594	
(2) INTEREST-BEARING.....	36,957	
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.....		815
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		48,366
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		550
25. SURPLUS.....		2,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		237
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,037
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		51,403

LA JUNTA STATE BANK
LA JUNTA

OFFICERS-

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

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,257
B. INTEREST-BEARING BALANCES.....	1,482
2. SECURITIES.....	3,736
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,050
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,724
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	78
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,646
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	340
7. OTHER REAL ESTATE OWNED.....	144
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,131
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,786

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,715
(1) NONINTEREST-BEARING.....	3,560
(2) INTEREST-BEARING.....	12,155
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).....	15,890
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,196
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,896
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	17,786

CITYWIDE BANK OF JEFFERSON/LAKWOOD
LAKWOOD

OFFICERS-

GEORGE T. SWEENEY, PRESIDENT; RICK E. VANDYKE, VICE-PRESIDENT;
CLAIRE MARCOUX, CASHIER/SECRETARY; TRICIA LLOYD, OPERATIONS OFFICER;
DAMIEN SILLSTROP, INSTALLMENT LOAN OFFICER

DIRECTORS-

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS P. DRIVER, M.D.,
BARBARA J. POWERS, STEVEN M. FISHER, WILLIAM G. ROSS, HAROLD R. LACY,
JAMES T. RUTHERFORD, CHARLES R. SILLSTROP, GEORGE T. SWEENEY

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,387
B. INTEREST-BEARING BALANCES.....		750
2. SECURITIES.....		5,870
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,710
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	19,155	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	227	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		18,928
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		3,108
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.....		411
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		35,489

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		31,760
(1) NONINTEREST-BEARING.....	7,677	
(2) INTEREST-BEARING.....	24,083	
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.....		367
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		32,127
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.....		1,162
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,362
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		35,489

CITYWIDE BANK OF LAKEWOOD
LAKEWOOD

OFFICERS-

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

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	767	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		234
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,382	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	35	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,347
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		356
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.....		102
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		11,706

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,288
(1) NONINTEREST-BEARING.....	2,044	
(2) INTEREST-BEARING.....	8,244	
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).....		10,325
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		600
25. SURPLUS.....		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		81
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,381
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		11,706

FIRSTBANK OF ACADEMY PARK/LAKEWOOD
LAKEWOOD

OFFICERS-

DARREL W. LATHROP, PRESIDENT; MARK A. FRANK, VICE-PRESIDENT/CASHIER;
ROBERT P. DEUSCHLE, ASSISTANT CASHIER; 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,
DARREL W. LATHROP, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS,
GEORGE C. WILLIAMS, J. ROBERT YOUNG, EVERETT WILLIAMS

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,061
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		7,122
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		6,900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	24,428	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	253	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		24,175
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,557
7. OTHER REAL ESTATE OWNED.....		288
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		390
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		44,493

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		41,325
(1) NONINTEREST-BEARING.....	9,113	
(2) INTEREST-BEARING.....	32,212	
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.....		297
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		196
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		41,818
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		300
24. COMMON STOCK.....		1,125
25. SURPLUS.....		1,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,675
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		44,493

GREEN MOUNTAIN BANK/LAKEWOOD
LAKEWOOD

OFFICERS-

DIANA S. KILGORE, CHAIRMAN OF BOARD/PRESIDENT; STAN WIELAND, EXECUTIVE VICE-PRESIDENT; STEVEN S. YOUNG, VICE-PRESIDENT, CASHIER/SECRETARY; DENNIS R. DOUGHERTY, VICE-PRESIDENT; ANNE MEIER, ASST. VICE-PRESIDENT; JUDITH C. SAENGER, ASSISTANT CASHIER; JOHN D. ASBURY, 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, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,772
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,094
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,700
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	21,315	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	201	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		21,114
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		476
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.....		2
11. OTHER ASSETS.....		597
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		30,184

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		28,167
(1) NONINTEREST-BEARING.....	5,708	
(2) INTEREST-BEARING.....	22,459	
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.....		156
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		28,323
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		290
25. SURPLUS.....		875
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		696
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,861
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		30,184

JEFFERSON BANK & TRUST, LAKEWOOD
LAKEWOOD

OFFICERS-

MICHAEL QUINLAN, PRESIDENT; MAURICE GROTHJOHN, LARRY LOHMEIER, EXECUTIVE VICE-PRESIDENTS; E.F. DOUGLASS, JR., GERTRUDE FISCHER, EDWIN HAGERMAN, SR. VICE-PRESIDENTS; DEBORA BOFFA; MICHAEL DALTON, DONALD FEREGA, JAMES YOUNG, CATHERINE MCCARTY, BRUCE ROGERS, TED WARREN, VICE-PRESIDENTS; JAMES LARSEN, SUSAN MAHONEY, DOLORES MORSTAD, SHARON PRICE, DEBORAH REEVES, BETH STANLEY, CHERYL WELSH, ASSISTANT VICE-PRESIDENTS; JANET MARTIN, CORPORATE SECRETARY; NINA HARMON, OFFICER

DIRECTORS-

LEO PAYNE, MICHAEL QUINLAN, BERNARD VELDKAMP, JR., LARRY LOHMEIER, DANIEL CONWAY, MAURICE GROTHJOHN, EDWARD NORTHWAY

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		9,016
B. INTEREST-BEARING BALANCES.....		152
2. SECURITIES.....		26,863
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		17,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	83,702	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	7,802	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		75,900
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		5,211
7. OTHER REAL ESTATE OWNED.....		4,763
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,729
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		141,234

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		136,807
(1) NONINTEREST-BEARING.....	33,321	
(2) INTEREST-BEARING.....	103,486	
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.....		40
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		2,500
20. OTHER LIABILITIES.....		575
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		139,922
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		6,510
25. SURPLUS.....		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		7,198-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,312
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		141,234

VALLEY STATE BANK/LAMAR
LAMAR

OFFICERS-

STEPHEN SHERLOCK, PRESIDENT; SUE ROOT, CASHIER; KENNETH MCDERMED,
CRAIG GOBLE, BARBARA MCVICKER, MICHAEL HARVEY, VICE-PRESIDENTS;
JANET MERLO, OPERATIONS, LOIS LARIVIERE, ASSISTANT CASHIER; JEWELL BRAY,
CODY FOWLER, DOTTY WHITE, APRIL FAULL, ASSISTANT VICE-PRESIDENTS

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,137
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		6,726
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,195
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	34,933	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	424	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		34,509
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		296
7. OTHER REAL ESTATE OWNED.....		808
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,284
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		51,955

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		47,049
(1) NONINTEREST-BEARING.....	6,942	
(2) INTEREST-BEARING.....	40,107	
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.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		541
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		47,590
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.....		1,765
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,365
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		51,955

COMMERCIAL BANK OF LEADVILLE
LEADVILLE

OFFICERS-

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

DIRECTORS-

RICHARD C. RODGERS, JR., A.T. WHEELER, JR., JOANN O. CIRULLO,
PETER COSGRIFF, W.O. DIEDRICH, JAMES E. MORRISON, DENNIS REECE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,148
B. INTEREST-BEARING BALANCES.....		497
2. SECURITIES.....		11,744
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,432	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	200	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,232
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		427
7. OTHER REAL ESTATE OWNED.....		752
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		431
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,531

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		21,845
(1) NONINTEREST-BEARING.....	3,459	
(2) INTEREST-BEARING.....	18,386	
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.....		323
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		22,168
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,163
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,363
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		24,531

AMBANK AT BROADWAY/LITTLETON
LITTLETON

OFFICERS-

ROBERT M. SHERRILL, PRESIDENT; YANA D. KENT, CASHIER/SECRETARY;
ROBERT J. HOGGE, ASSISTANT VICE-PRESIDENT

DIRECTORS-

WALTER A. KOELBEL, JR., MARK E. HOUSTON, RICHARD M. REYNOLDS,
RAYMOND C. KOERNIG, JR., ROBERT M. SHERRILL

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		721
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,120
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,183	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	124	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,059
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		33
7. OTHER REAL ESTATE OWNED.....		211
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		39
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		6,683

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		6,272
(1) NONINTEREST-BEARING.....	1,480	
(2) INTEREST-BEARING.....	4,792	
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.....		92
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		6,364
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		681-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		319
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		6,683

CENTRAL BANK OF CHATFIELD/LITTLETON
LITTLETON

OFFICERS-

RODNEY L. BRETHOWER, PRESIDENT; KENT D. BOYD, EXECUTIVE VICE PRESIDENT;
WILLIAM W. HOWARD, CASHIER; LISA J. WATROUS, ASSISTANT VICE-PRESIDENT;
LISA R. MANTYCH, DEAN M. GOVIN, LOAN OFFICERS; SHARON A. RICHARDS,
OPERATIONS OFFICER; BETTY J. HACKETT, ASSISTANT OPERATIONS OFFICER

DIRECTORS-

RODNEY L. BRETHOWER, JOHN M. STAFFORD, DONALD H. ECHTERMEYER,
MARVIN F. OWENS, JR., JOSEPH R. LINCOLN, TERRANCE J. TANGEN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,480
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		9,847
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		185
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	27,778	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	317	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		27,461
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		631
7. OTHER REAL ESTATE OWNED.....		937
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		869
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		43,410

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		39,068
(1) NONINTEREST-BEARING.....	8,714	
(2) INTEREST-BEARING.....	30,354	
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.....		1,589
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		40,657
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,200
25. SURPLUS.....		1,550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		3
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,753
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		43,410

CITIZENS BANK/LITTLETON
LITTLETON

OFFICERS-

DONALD J. HOGOBOOM, PRESIDENT; DONALD HOGOBOOM, III, KARLYCE L. NEWKIRK,
CRAIG M. TISCHE, VICE-PRESIDENTS; DONALD G. LENOCKER, CASHIER/VICE-
PRESIDENT

DIRECTORS-

DONALD K. HOGOBOOM, DONALD HOGOBOOM, III, THOMAS M. JONES,
CARL CHARETTE, GERALD L. GARTNER

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,595
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,078
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,291	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	35	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,256
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		324
7. OTHER REAL ESTATE OWNED.....		370
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		211
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		12,434

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,222
(1) NONINTEREST-BEARING.....	4,137	
(2) INTEREST-BEARING.....	8,085	
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.....		60
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,282
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		550
25. SURPLUS.....		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		748-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		152
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		12,434

COLUMBINE VALLEY BANK & TRUST/LITTLETON
LITTLETON

OFFICERS-

KEVIN KELLEY, PRESIDENT

DIRECTORS-

KEVIN KELLEY, GARY MILES, MARTIN RUSSELL

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,230
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	1,241
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	3,400
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,950
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	252
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,698
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	569
7. OTHER REAL ESTATE OWNED.....	54
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	186
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,478

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,164
(1) NONINTEREST-BEARING.....	8,585
(2) INTEREST-BEARING.....	7,579
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.....	
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).....	16,314
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	709
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,295-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	164
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	16,478

UNITED BANK OF LITTLETON
LITTLETON

OFFICERS-

K. R. OSBORNE, PRESIDENT/CEO; W.K. SOLDAN, EXEC. VICE-PRESIDENT;
D.P. MILLER, SR. VICE-PRESIDENT; C.K. KELLY, F.Y. BARNETT, J.J. WOLF,
B.E. CALLANT, C.R. PANESI, VICE-PRESIDENTS; P. SMIT, J.L. MORROW,
D.K. MORRIS, G.M. RUDIG, ASSISTANT VICE-PRESIDENTS; A.W. LONBORG,
COMMERCIAL BANKING OFFICER; R.J. TRUJILLO, J.L. VRCHOTA, FINANCIAL
SERVICES OFFICERS; R.E. TREVINO, CONSUMER LENDING OFFICER; E.W. BROWN,
CONTROLLER/VICE-PRESIDENT; S.A. MANN, ASST. CONTROLLER/CASHIER;
M.J. BURKHART, MARKETING OFFICER; D.G. PEARSON, CASHIER/VICE-PRESIDENT;
P.A. JERGER, TELLER OPERATIONS OFFICER; N.J. WUCHNER, OPERATIONS OFFICER

DIRECTORS-

G.J. ROBERTS, W.K. SOLDAN, E.F. STATTER, R.L. PENNOCK, JR., G.C. LOURY,
L.G. ALVARADO, K.E. DOUGLAS, M.M. EZZARD, R.J. FLYNN, R.H. HECKENDORF,
T.W. HONIG, J.F. NORLING, K.R. OSBORNE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		11,451
B. INTEREST-BEARING BALANCES.....		2,013
2. SECURITIES.....		31,797
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	95,428	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,586	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		93,842
5. ASSETS HELD IN TRADING ACCOUNTS.....		2,818
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		3,427
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.....		4,494
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		151,342

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		134,937
(1) NONINTEREST-BEARING.....	31,956	
(2) INTEREST-BEARING.....	102,981	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		2,948
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		1,030
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		1,325
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		140,240
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,200
25. SURPLUS.....		5,350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		4,552
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		11,102
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		151,342

PIONEER BANK OF LONGMONT
LONGMONT

OFFICERS-

DANIEL L. ALLEN, PRESIDENT; ROGER KOPMAN, CASHIER/VICE-PRESIDENT;
NORMA L. CONAWAY, CHARLENE J. MIELKE, ASSISTANT CASHIERS

DIRECTORS-

JOSEPH B. BOWERS, JOSEPH C. FRENCH, EDWARD R. PEPPLER, ROBERT N. HALL,
STUART W. LOSEY, ROGER KOPMAN, DANIEL L. ALLEN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,590
B. INTEREST-BEARING BALANCES.....		300
2. SECURITIES.....		1,724
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,521	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	96	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,425
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		208
7. OTHER REAL ESTATE OWNED.....		485
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		248
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		15,480

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		14,302
(1) NONINTEREST-BEARING.....	3,835	
(2) INTEREST-BEARING.....	10,467	
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.....		41
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		14,343
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		500
24. COMMON STOCK.....		300
25. SURPLUS.....		337
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,137
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		15,480

BANK OF LOUISVILLE
LOUISVILLE

OFFICERS-

JOHN M. SHETTER, PRESIDENT; MARCI R. LEWIS, COMMERCIAL LOAN OFFICER,
ALICE M. BIER, VICE PRESIDENT/CASHIER/SECRETARY; JANET R. VOS,
ASSISTANT CASHIER; DIANNA M. SHOULTS, CONSUMER LOAN OFFICER;
LAWRENCE ENRIETTO, MARKETING OFFICER

DIRECTORS-

LAWRENCE ENRIETTO, ALICE M. BIER, RAYMOND C. CARANCI,
ROBERT F. CHARLES, JR., DONALD L. PERSCHBACHER, W.F. PRATHER,
JOHN C. RUDOLPH, CHAIRMAN, GLENN W. STEINBAUGH, JOHN M. SHETTER

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	800	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		2,088
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		775
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,823	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	174	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,649
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		183
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).....		14,683

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		13,654
(1) NONINTEREST-BEARING.....	2,717	
(2) INTEREST-BEARING.....	10,937	
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.....		73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		13,727
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		356
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		956
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		14,683

AMERICAN BANK/LOVELAND
LOVELAND

OFFICERS-

NORMAN E. RARICK, PRESIDENT; DAYTON E. JOHNSON, EXEC. VICE-PRESIDENT,
MARY JANE HUBERT, CASHIER; GARY MOORE, VICE-PRESIDENT; LILA SIMMONS,
CUSTOMER SERVICE; RICHARD PARKER, LOAN OFFICER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		912
B. INTEREST-BEARING BALANCES.....		198
2. SECURITIES.....		1,947
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		975
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,880	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	99	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,781
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		582
7. OTHER REAL ESTATE OWNED.....		90
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		226
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		14,711

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		13,597
(1) NONINTEREST-BEARING.....	3,103	
(2) INTEREST-BEARING.....	10,494	
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.....		92
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		168
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		13,857
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		204
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		854
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		14,711

HOME STATE BANK/LOVELAND
LOVELAND

OFFICERS-

JACK DEVEREAUX, PRESIDENT; NORMAN RARICK, EXEC VICE-PRES./TRUST OFFICER;
LEE TEDESCO, ALLAN J. BECKER, VICE-PRESIDENTS; DONNA FINDLEY, CASHIER;
ARLENE KRAMER, TRUST OFFICER; HARRY M. NORGAN, ASSISTANT VICE-PRESIDENT;
JOANN LEWIS, ASSISTANT CASHIER; RUTH RAMIREZ, BUSINESS DEVELOPMENT
OFFICER

DIRECTORS-

JACK DEVEREAUX, NORMAN E. RARICK, MARILYN J. GERKEN, ROBERT W. TURNER,
CLARENCE H. STUMP

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,880
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		6,057
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		9,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	35,174	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	346	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		34,828
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		3,372
7. OTHER REAL ESTATE OWNED.....		1,023
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		899
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		59,359

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		53,197
(1) NONINTEREST-BEARING.....	10,731	
(2) INTEREST-BEARING.....	42,466	
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.....		137
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		53,360
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.....		2,199
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		5,999
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		59,359

VALLEY BANK OF LYONS
LYONS

OFFICERS-

JAMES MAKOWSKI, PRESIDENT; LINDA S. GORANSON, CASHIER/SECRETARY

DIRECTORS-

JAMES MAKOWSKI, MICHAEL E. BENNETT, HARRY M. RAPP,
JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		439
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,394
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,817	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	38	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,779
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		378
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.....		106
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		6,096

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,196
(1) NONINTEREST-BEARING.....	1,227	
(2) INTEREST-BEARING.....	3,969	
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.....		214
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		28
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		5,608
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		100
25. SURPLUS.....		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		88
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		488
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		6,096

MANCOS VALLEY BANK/MANCOS
MANCOS

OFFICERS-

BEN SHAW, PRESIDENT; HAROLD J. WELAGE, VICE-PRESIDENT;
MAURICE W. NITTLER, CASHIER/SECRETARY; ROBERTA M. WEAVER, ASST. CASHIER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		459
B. INTEREST-BEARING BALANCES.....		938
2. SECURITIES.....		1,335
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		325
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,500	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	63	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,437
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		240
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.....		4
11. OTHER ASSETS.....		191
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		9,992

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,176
(1) NONINTEREST-BEARING.....	1,310	
(2) INTEREST-BEARING.....	7,866	
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.....		57
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		9,233
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		125
25. SURPLUS.....		225
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		409
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		759
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		9,992

BANK OF MANITOU
MANITOU SPRINGS

OFFICERS-

KENNETH E. BAIRD, PRESIDENT; RODNEY BRECHTL, EXECUTIVE VICE-PRESIDENT;
RANDALL DICK, CASHIER/ASST. VICE-PRESIDENT; DIANA MININGER, ASSISTANT
CASHIER/SECRETARY

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1.181	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3.892
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,550
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,314	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	97	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,217
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		170
7. OTHER REAL ESTATE OWNED.....		90
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		161
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		15,261

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		13,451
(1) NONINTEREST-BEARING.....	3,245	
(2) INTEREST-BEARING.....	10,206	
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.....		159
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		13,610
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		250
25. SURPLUS.....		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		951
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,651
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		15,261

J. N. BEATY & COMPANY BANKERS/MANZANOLA
MANZANOLA

OFFICERS-

JOHN D. BEATY, PRESIDENT; JOYCE E. LENZ, CASHIER/SECRETARY

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		435
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		855
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		650
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	2,321	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	9	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		2,312
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		27
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.....		109
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		4,425

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		3,742
(1) NONINTEREST-BEARING.....	807	
(2) INTEREST-BEARING.....	2,935	
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).....		3,777
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		50
25. SURPLUS.....		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		398
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		648
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		4,425

MCCLAVE STATE BANK
MCCLAVE

OFFICERS-

H.H. FALCONBURG, PRESIDENT; CHRIS ABRAMS, VICE-PRES./SECRETARY/CASHIER;
MILDRED M. TRAVIS, CASHIER

DIRECTORS-

SAMUEL M. BOURNE, H.H. FALCONBURG, LEO F. SHARP, JOHN A. SMARTT,
MORRIS A. TRAVIS

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	233
B. INTEREST-BEARING BALANCES.....	265
2. SECURITIES.....	1,405
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,275
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,376
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	70
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,306
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	20
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.....	96
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,600

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,621
(1) NONINTEREST-BEARING.....	404
(2) INTEREST-BEARING.....	4,217
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.....	117
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,738
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	460
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	302
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	862
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	5,600

PEOPLES STATE BANK, MEEKER
MEEKER

OFFICERS-

K. WILLIAM GEIB, PRESIDENT, ROBERT P. COX, VICE-PRESIDENT/CASHIER/
SECRETARY; TERRY D. MARMON, ASSISTANT CASHIER

DIRECTORS-

JUDY ESKELSON, H. GEORGE GALLAGHER, REUBEN G. OLDLAND,
J.O. WEILAND, K. WILLIAM GEIB

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		183
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		984
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,880	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		104
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,776
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		93
7. OTHER REAL ESTATE OWNED.....		130
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		162
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		5,728

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,170
(1) NONINTEREST-BEARING.....	343	
(2) INTEREST-BEARING.....	4,827	
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.....		109
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		5,279
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		49
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		449
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		5,728

FIRSTBANK OF MINTURN
MINTURN

OFFICERS-

ROGER A. BEHLER, PRESIDENT; PAUL J. GALE, VICE-PRESIDENT;
DOUGLAS L. EGLESTON, CASHIER; RANDY L. DIERS, ASSISTANT CASHIER;
ROBERT S. APPEL, SECRETARY

DIRECTORS-

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

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	190
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,312
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	439
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,944
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	37
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,907
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	64
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).....	4,982

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,545
(1) NONINTEREST-BEARING.....	680
(2) INTEREST-BEARING.....	3,865
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.....	25
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).....	4,596
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	86
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	386
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	4,982

BANK OF MONTE VISTA
MONTE VISTA

OFFICERS-

MAHLON T. WHITE, CHAIRMAN; WILLIS H. FASSETT, JR., PRESIDENT;
LINDA HAGEDORN, CASHIER/SECRETARY; J BYRON UHRICH, EXEC. VICE-PRESIDENT;
JOYCE PACHECO, ASSISTANT CASHIER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,498
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		7,317
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,875
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	18,800	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	244	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		18,556
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		401
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.....		1
11. OTHER ASSETS.....		1,165
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		38,813

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		34,050
(1) NONINTEREST-BEARING.....	8,887	
(2) INTEREST-BEARING.....	25,163	
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.....		536
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		34,586
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		330
25. SURPLUS.....		1,150
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,747
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,227
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		38,813

FIRST MOUNTAIN STATE BANK/MONTROSE
MONTROSE

OFFICERS-

C.U. O'NEILL, PRESIDENT

DIRECTORS-

HARRISON LOESCH

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		197
B. INTEREST-BEARING BALANCES.....		2,836
2. SECURITIES.....		893
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		735
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,604	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	135	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,469
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		74
7. OTHER REAL ESTATE OWNED.....		134
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		303
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		10,641

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,045
(1) NONINTEREST-BEARING.....		8
(2) INTEREST-BEARING.....	9,037	
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.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		248
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		9,293
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,000
25. SURPLUS.....		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		148
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,348
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		10,641

MONTROSE STATE BANK
MONTROSE

OFFICERS-

JERRY B. WHITE, PRESIDENT; HERBERT L. ENSLEY, VICE-PRESIDENT;
ELAINE M. MOORE, LOAN OFFICER

DIRECTORS-

BILL J. ANDERSON, JAMES W. RENFROW, A. EUGENE OMERNIK, JERRY B. WHITE,
CHARLES M. ABERNATHY

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	798	
B. INTEREST-BEARING BALANCES.....	1,000	
2. SECURITIES.....	2,493	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	500	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,246	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	96	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	7,150	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	393	
7. OTHER REAL ESTATE OWNED.....	234	
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).....	12,712	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	11,555	
(1) NONINTEREST-BEARING.....	2,605	
(2) INTEREST-BEARING.....	8,950	
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.....	100	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,655	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	350	
25. SURPLUS.....	350	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	357	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,057	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	12,712	

EL PASO COUNTY BANK/MONUMENT
MONUMENT

OFFICERS-

STEPHEN KERTON, PRESIDENT; JAMES W. WYSS, VICE-PRES.; MARGARET SAYERS,
CASHIER/SECRETARY; RUTH E. JOHNSON, ASST. CASHIER; W.R. HANSEN, VICE-
PRES./LOANS; JANET E. CUBERO, ASST. VICE-PRES./REAL ESTATE LOANS

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,455	
B. INTEREST-BEARING BALANCES.....	2,387	
2. SECURITIES.....	5,269	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,445	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,921	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	47	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	9,874	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	459	
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.....	215	
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,104	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	19,249	
(1) NONINTEREST-BEARING.....	4,874	
(2) INTEREST-BEARING.....	14,375	
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.....	247	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,496	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	200	
25. SURPLUS.....	700	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	708	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,608	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	21,104	

MONTROSE COUNTY BANK/NATURITA
NATURITA

OFFICERS-

TERRENCE R. SULLIVAN, PRESIDENT/CASHIER/SECRETARY; DAVID G. WOOD, VICE-PRESIDENT; FINIS BARNES, ASSISTANT CASHIER; K. ANNE GARRETT, ASST. VICE-PRESIDENT

DIRECTORS-

HERMAN KAMIN, SCOTT BROWN, MICHAEL S. LOKEN, TERRENCE R. SULLIVAN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		453
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,611
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		475
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,153	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,099
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		173
7. OTHER REAL ESTATE OWNED.....		185
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		176
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		7,172

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		6,606
(1) NONINTEREST-BEARING.....	1,152	
(2) INTEREST-BEARING.....	5,454	
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).....		6,662
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		105
25. SURPLUS.....		345
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		60
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		510
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		7,172

CITYWIDE BANK OF NORTHGLENN
NORTHGLENN

OFFICERS-

ROBERT L. DAVIS, PRESIDENT; GEORGE T. SWEENEY, CHAIRMAN;
CHARLES R. SILLSTROP, CASHIER/SECRETARY; CYNTHIA M. PAYNE, CASHIER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,621
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		2,186
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,210
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	20,261	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	192	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		20,069
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,164
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.....		476
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		29,006

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		26,297
(1) NONINTEREST-BEARING.....	8,537	
(2) INTEREST-BEARING.....	17,760	
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.....		375
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		26,672
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.....		764
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,334
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		29,006

SAN MIGUEL BASIN STATE BANK/NORWOOD
 NORWOOD

OFFICERS-

DAN D. NOBLE, PRESIDENT/TREASURER; CLINTON BOOTH, EXEC. VICE-PRESIDENT;
 LORNA J. LUPTON, SECRETARY; N. LAVERNE MCKEEVER, CASHIER

DIRECTORS-

DAN D. NOBLE, LORNA J. LUPTON, DONALD J. OBERTO, DAVIS M. WATSON,
 CLINTON W. BOOTH, THELMA L. BOOTH

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,946
B. INTEREST-BEARING BALANCES.....	516
2. SECURITIES.....	3,185
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,062
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	62
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,000
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	342
7. OTHER REAL ESTATE OWNED.....	979
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	218
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,686

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,771
(1) NONINTEREST-BEARING.....	2,766
(2) INTEREST-BEARING.....	11,005
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).....	13,808
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	375
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	103
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	878
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	14,686

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, WALTER J. WADLOW

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		659
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		900
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,442	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	21	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,421
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		63
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.....		166
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		5,924

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,187
(1) NONINTEREST-BEARING.....	1,047	
(2) INTEREST-BEARING.....	4,140	
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).....		5,217
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		150
25. SURPLUS.....		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		307
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		707
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		5,924

CITIZENS STATE BANK OF OURAY
OURAY

OFFICERS-

DAVID G. WOOD, PRESIDENT; BRUCE PHILLIPS, VICE-PRESIDENT;
DONALD HANHARDT, VICE-PRESIDENT/CASHIER/SECRETARY; ILENE A. MACLENNAN,
JOSEPHINE CALHOON, ASSISTANT CASHIERS

DIRECTORS-

BRUCE PHILLIPS, JOHN A. GALLEY, JR., DONALD D. HANHARDT,
DAVID G. WOOD, RAYMOND P. WOOD II, M.D.

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,002
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		6,363
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,212	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	70	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,142
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		146
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.....		465
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		15,618

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		13,811
(1) NONINTEREST-BEARING.....	3,597	
(2) INTEREST-BEARING.....	10,214	
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.....		89
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		13,900
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		180
25. SURPLUS.....		570
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		968
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,718
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		15,618

CITIZENS BANK OF PAGOSA SPRINGS
 PAGOSA SPRINGS

OFFICERS-

DONALD W. WINTER, PRESIDENT; PATTERSON CURTIS, EXECUTIVE VICE-PRESIDENT;
 JAMES W. SUTTON, VICE-PRESIDENT; JOYCE WINTER, ASSISTANT VICE-PRESIDENT;
 DAVID B. WINTER, CASHIER/SECRETARY; DIANE GURULE, ASST. OPERATIONS
 OFFICER; RICHARD CRAIG, LOAN OFFICER

DIRECTORS-

HAROLD SCHUTZ, DONALD W. WINTER, PATTERSON CURTIS, JOYCE WINTER,
 RONALD B. AULT

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,511
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		9,239
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,275
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	16,223	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	205	
C. LESS ALLOCATED TRANSPER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		16,018
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		281
7. OTHER REAL ESTATE OWNED.....		306
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		715
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		29,345

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		26,737
(1) NONINTEREST-BEARING.....	6,047	
(2) INTEREST-BEARING.....	20,690	
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.....		218
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		26,955
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		300
24. COMMON STOCK.....		700
25. SURPLUS.....		1,390
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,390
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		29,345

PAONIA STATE BANK
PAONIA

OFFICERS-

DON FOSTER, PRESIDENT; ALICE CAGLE, VICE-PRESIDENT; FRED KOOGLER, JR.,
CASHIER/SECRETARY

DIRECTORS-

DON E. FOSTER, RACHAEL E. FOSTER, ORVILLE H. SCHNEIDER, DONALD D. HOLT,
ROLLAND L. HOLT, GILBERT C. WILSON, FRED L. KOOGLER, JR.

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	506
B. INTEREST-BEARING BALANCES.....	697
2. SECURITIES.....	2,315
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	305
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,939
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	71
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,868
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	30
7. OTHER REAL ESTATE OWNED.....	372
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	265
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,358

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,738
(1) NONINTEREST-BEARING.....	947
(2) INTEREST-BEARING.....	6,791
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.....	39
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,777
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	181
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	581
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	8,358

BANK OF THE WEST/PARKER
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 BURG, ASSISTANT OPERATIONS OFFICER; HAZEL SHELBOURN,
NEW ACCOUNTS OFFICER; MICHAELNE WALLACE, HEAD TELLER

DIRECTORS-

FRED DRANSFELDT, AUGUST J. FISCHER, CAROL SHARP, FRANK V. PHILLIPS,
WALLACE E. CARROLL, JR., CHARLES S. HOVER, JR., NEAL M. PRICE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,030
B. INTEREST-BEARING BALANCES.....		532
2. SECURITIES.....		6,730
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,150
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	15,672	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	192	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		15,480
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		501
7. OTHER REAL ESTATE OWNED.....		96
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		424
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		28,943

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		26,665
(1) NONINTEREST-BEARING.....	6,970	
(2) INTEREST-BEARING.....	19,695	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		50
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).....		26,800
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		378
25. SURPLUS.....		622
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,143
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,143
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		28,943

PLATTEVILLE STATE BANK
PLATTEVILLE

OFFICERS-

DONALD M. STROUP, PRESIDENT; DONALD S. CAMENGA, VICE-PRESIDENT/CASHIER;
SUSAN L. PYLES, ASSISTANT VICE-PRESIDENT

DIRECTORS-

NILES S. MILLER, ROBERT H. STERKEL, A. B. TRAUTWEIN, DONALD M. STROUP

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		455
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		105
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,550
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	2,310	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	21	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		2,289
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		217
7. OTHER REAL ESTATE OWNED.....		199
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		106
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		4,921

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		4,379
(1) NONINTEREST-BEARING.....	1,895	
(2) INTEREST-BEARING.....	2,484	
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.....		36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		4,415
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		250
25. SURPLUS.....		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		6
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		506
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		4,921

MINNEQUA BANK OF PUEBLO
PUEBLO

OFFICERS-

MAHLON T. WHITE, PRESIDENT; SAM F. FALSETTO, EXECUTIVE VICE-PRESIDENT;
ROBERT FREEMAN, SR. VICE-PRESIDENT; VERNON COCHRAN, VICE-PRES./CASHIER;
PHILIP BOSCHEN, CHARLINE BURKHARD, ROSE MASTERANTONIO, LUCILLE WILCOX,
ROBERT W. POBST, WALTER E. CARSELLA, VICE-PRESIDENTS; MARGARET EICHMAN,
SAMUEL J. KEIFFER, III, RONALD E. ORESKOVICH, CLIFFORD J. BEU, ASSISTANT
VICE-PRESIDENTS; SHERRYL EDELEN, ROSE MARY MCKINNEY, ALBERTA SHORT,
ASSISTANT CASHIERS; DAVID R. PERKINS, ASSISTANT VICE-PRESIDENT/
DIRECTOR OF MARKETING

DIRECTORS-

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, EDWARD J. DEROSE, SAM F. FALSETTO, CHARLES C. JETT

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,053	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		36,745
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		11,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	59,310	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	437	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		58,873
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		3,107
7. OTHER REAL ESTATE OWNED.....		2,072
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,808
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		120,958

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		110,408
(1) NONINTEREST-BEARING.....	20,009	
(2) INTEREST-BEARING.....	90,399	
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.....		1,492
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		111,900
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,125
25. SURPLUS.....		3,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		4,433
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		9,058
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		120,958

PUEBLO BANK AND TRUST COMPANY
PUEBLO

OFFICERS-

EARL LEHIGH, PRESIDENT; RON MEEK, EXEC. VICE-PRESIDENT; DAROLD DREW, SR. VICE-PRESIDENT; JAMES MCCLEARN, SR VICE-PRESIDENT/CASHIER; JAMES MURRAY, STEVEN E. MELVIN, ROBERT J. PATTEE, JR. VICE PRESIDENTS/TRUST OFFICERS; SHERMAN FRENCH, GERALD SHORT, KENNETH HUNTER, MARTHA RECTOR, GARY KEHR, VICE-PRESIDENTS; O. FRANK JACKSON, AUDITOR; ARTHUR LANE, CAROL CARTER, NICK SAULTERS, ASST. VICE PRESIDENTS; DENNIS KASTELIC, ASST. CASHIER; DOROTHY STANFORD, ASST. TRUST OFFICER; NANCY D. GERLOCK, MARKETING OFFICER; KATHLEEN MIKATICH, LOAN OPERATIONS OFFICER; KEITH JOHNSON, INSTALLMENT OFFICER; DAVID ESGAR, COMMERCIAL LOAN OFFICER; SHARON DRAKE, R.E. LOAN OFFICER; DOROTHY JACKLOVICH, CONSUMER LOAN OFFICER; JAMES HADDICUN, TRUST OPERATIONS OFFICER

DIRECTORS-

EARL F. LEHIGH, RICK SIMPSON, WILLIAM A. SIMPSON, EDWARD TYNAN, THOMAS R. WELTE, FREDERICK A. ESGAR, FRANK ALLEN, DAVID ESGAR, ROLAND FARICY, KERRY D. GLADNEY, JAMES H. KRIKLAND, ROBERT L. KIRSCHT, RON MEK

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		11,605
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES.....		35,246
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		21,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	62,918	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	982	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		61,936
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,272
7. OTHER REAL ESTATE OWNED.....		919
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		2,026
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		135,404

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		117,207
(1) NONINTEREST-BEARING.....	21,103	
(2) INTEREST-BEARING.....	96,104	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		6,815
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		550
16. OTHER BORROWED MONEY.....		505
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.....		1,749
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		126,826
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.....		3,078
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,578
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		135,404

PUEBLO BOULEVARD BANK
PUEBLO

OFFICERS-

LAWRENCE M. PEARSON, PRESIDENT AND CHIEF EXECUTIVE OFFICER;
MARK A. MILLER, VICE-PRESIDENT/CASHIER; JACQUELINE C. TACK, ASSISTANT
CASHIER; BETTY M. HUNKER, CUSTOMER SERVICE OFFICER

DIRECTORS-

EUGENE RIKE, KEITH B. SMOKSTAD, REGINALD C. LANDRUM, LAWRENCE PEARSON,
WILLIAM M. LEWALLEN, JR. M.D., SUE MASTRO, LYNN M. PHELPS, M.D.

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	936
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	1,227
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	345
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,813
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	48
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,765
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	92
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.....	79
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,544

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,569
(1) NONINTEREST-BEARING.....	1,692
(2) INTEREST-BEARING.....	4,877
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.....	79
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,648
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	350
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).....	896
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	7,544

UNITED BANK OF PUEBLO
PUEBLO

OFFICERS-

CRAIG A. OCKERS, PRESIDENT; VINCENT L. VIGIL, SR. VICE-PRESIDENT;
JOYCE SOCIER, CASHIER; NANCY E. SELBY, VICE-PRESIDENT;
ROBERT D. ASLINGER, MAXINE BARTLESON, ASSISTANT VICE-PRESIDENTS;
DALLAS HIJAR, JAMES M. MAHLBERG, LOAN OFFICERS;
CARMELLA SCOGGIN, PERSONAL BANKING OFFICER

DIRECTORS-

M. ERNAMARIE WILLIAMS, ROBERT H. RICE, JEROME L. LINDBERG, BRET KELLY,
JOHN T. AGUILERA, RICHARD B. CAPECK, WALTER D. CARROLL, CRAIG A. OCKERS,
THOMAS T. FARLEY, STRAUD J. FREDREGILL, WILLIAM A. GOWER, SAM T. MUSSO,
ROBERT A. JACKSON, ETHELYN POTESTIO

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		6,087
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		7,175
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	38,389	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	753	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		37,636
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,958
7. OTHER REAL ESTATE OWNED.....		1,008
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,273
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		58,387

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		52,636
(1) NONINTEREST-BEARING.....	13,079	
(2) INTEREST-BEARING.....	39,557	
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.....		986
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		644
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		54,266
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,000
25. SURPLUS.....		1,750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,371
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,121
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		58,387

BANK OF SOUTHERN COLORADO/PUEBLO WEST
PUEBLO WEST

OFFICERS-

TRAVIS L. WALLER, PRESIDENT; RONALD C. WALLER, CASHIER

DIRECTORS-

TRAVIS L. WALLER, WILLIAM M. HIX, G. G. ANDERSON, HENRY PARKER,
LAWRENCE POLINSKI, HOWARD C. BRUNER,

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		414
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		217
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	2,802	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		28
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		2,774
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		354
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.....		43
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		4,302

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		3,569
(1) NONINTEREST-BEARING.....	692	
(2) INTEREST-BEARING.....	2,877	
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.....		15
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		3,584
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		351
25. SURPLUS.....		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		167
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		718
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		4,302

BANK OF RANGELY
RANGELY

OFFICERS-

BOB H. WHITE, PRESIDENT; JON L. BLOCKER, VICE-PRES./CASHIER/SECRETARY

DIRECTORS-

NED E. OYLER, BOB H. WHITE, JON L. BLOCKER, F.L. SEEBAUM, HAROLD WARDELL

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	858
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,043
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,190
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	100
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,090
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	103
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.....	227
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,596

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,317
(1) NONINTEREST-BEARING.....	1,924
(2) INTEREST-BEARING.....	10,393
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).....	12,400
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	190
25. SURPLUS.....	510
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	496
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,196
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	13,596

RIO BLANCO STATE BANK/RANGELY
RANGELY

OFFICERS-

E. A. GUTHRIE, PRESIDENT; JAMES NICHOLS, VICE-PRESIDENT;
CLAUDIA K. CAMPBELL, CASHIER/SECRETARY

DIRECTORS-

LOWELL LEAVITT, HERSHL B. PILCHER, JOHN K. TUCKER, KEITH E. POOLE,
CARL B. RECTOR, H. ROBERT COTT, E.A. GUTHRIE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		422
B. INTEREST-BEARING BALANCES.....		563
2. SECURITIES.....		2,673
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		325
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,210	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	46	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,164
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		84
7. OTHER REAL ESTATE OWNED.....		68
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		346
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		8,645

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,885
(1) NONINTEREST-BEARING.....	1,372	
(2) INTEREST-BEARING.....	6,513	
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).....		7,906
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		500
24. COMMON STOCK.....		239
25. SURPLUS.....		
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		739
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		8,645

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, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,715
B. INTEREST-BEARING BALANCES.....		389
2. SECURITIES.....		1,479
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		6,455
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,495	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	83	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,412
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		260
7. OTHER REAL ESTATE OWNED.....		494
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		256
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		16,460

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		15,820
(1) NONINTEREST-BEARING.....	4,547	
(2) INTEREST-BEARING.....	11,273	
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.....		66
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		15,886
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		427
25. SURPLUS.....		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		47
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		574
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		16,460

EMPIRE STATE BANK/ROCKY FORD
ROCKY FORD

OFFICERS-

P.G. KREPS, PRESIDENT; ALFRED L. KREPS, DENNIS KREPS, VICE-PRESIDENTS;
DENNIS L. KREPS, CASHIER; CANDICE KREPS, ASSISTANT CASHIER

DIRECTORS-

FRANK HOLDER, R.G. LOFLIN, LARRY CHENEY, P.G. KREPS, PAULINE GOODWIN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		549
B. INTEREST-BEARING BALANCES.....		1,176
2. SECURITIES.....		1,765
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		470
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,501	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	25	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,476
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		95
7. OTHER REAL ESTATE OWNED.....		45
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		760
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		9,336

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,875
(1) NONINTEREST-BEARING.....	1,119	
(2) INTEREST-BEARING.....	6,756	
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.....		134
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		8,009
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		470
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		657
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,327
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		9,336

CHAFFEE COUNTY BANK/SALIDA
SALIDA

OFFICERS-

CHARLES J. FORSTER, PRESIDENT; DENNIS MITCHELL, JEFFREY D. SNYDER,
VICE-PRESIDENTS; ELIZABETH PROPERNICK, CASHIER/SECRETARY;
HELEN DOSS, LOAN OPERATIONS OFFICER

DIRECTORS-

WENDELL F. HUTCHINSON, DONALD R. MCQUEEN, THOMAS G. SANDELL,
W. GERRY IMIG, BILL J. ANDERSON

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,359
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		6,252
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		3,425
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,053	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	155	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,898
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		460
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.....		323
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,717

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		22,233
(1) NONINTEREST-BEARING.....	3,210	
(2) INTEREST-BEARING.....	19,023	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		360
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.....		151
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		22,744
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		973
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,973
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		24,717

VALLEY BANK OF SECURITY
SECURITY

OFFICERS-

GEORGE W. DUNCAN, JR., PRESIDENT; TOM MASER, SR. VICE-PRESIDENT;
SUZANNE CLIFT, VICE-PRESIDENT/CASHIER; PAUL M. KAHRN, AUDITOR;
DAN ANDERSON, MARY JEAN CIEMIEWICZ, ASSISTANT VICE-PRESIDENTS;
CATHY SUNDAY, CONSUMER LOAN OFFICER

DIRECTORS-

LEO H. VERVERS, GEORGE W. DUNCAN, JR., A.K. STEMLER, FREDERICK MIENKA,
NICHOLAS L. LOVITT, EUGENE G. HOLT, MICHAEL B. MCDONELL, CHARLES VERVERS

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,387
B. INTEREST-BEARING BALANCES.....		99
2. SECURITIES.....		4,281
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,975
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	20,990	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	144	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		20,846
5. ASSETS HELD IN TRADING ACCOUNTS.....		1,144
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		57
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		866
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		37,655
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		32,727
(1) NONINTEREST-BEARING.....	9,666	
(2) INTEREST-BEARING.....	23,061	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		480
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		481
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.....		209
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		33,897
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		878
24. COMMON STOCK.....		1,122
25. SURPLUS.....		1,758
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,758
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		37,655

ALPINE BANK OF SNOWMASS/SNOWMASS VILLAGE
SNOWMASS VILLAGE

OFFICERS-

STEVE BRIGGS, PRESIDENT; STAN KORNASIEWICZ, VICE PRESIDENT;
DOROTHY BAILEY, ASSISTANT CASHIER

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,774
B. INTEREST-BEARING BALANCES.....		1,200
2. SECURITIES.....		4,499
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,040
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,075	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	253	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		12,822
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		383
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.....		359
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,298

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		22,980
(1) NONINTEREST-BEARING.....	5,021	
(2) INTEREST-BEARING.....	17,959	
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.....		103
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		23,083
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		260
25. SURPLUS.....		380
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		575
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,215
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		24,298

BACA STATE BANK/SPRINGFIELD
 SPRINGFIELD

OFFICERS-

RICHARD PATTERSON, PRESIDENT; ROBERT DOWELL, DONNA DOWELL, VICE-PRES.;
 HALLIE JORDAN, CASHIER/SECRETARY; NORMA MCELROY, ASST. CASHIER

DIRECTORS-

OLEN H. HARDY, GLENN DROSSELMAYER, JOHN MORRISON, JR., BERNARD C. NEILL,
 RICHARD H. PATTERSON, FRANK WILLSON

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,805	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		21,903
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,804	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	56	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,748
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		247
7. OTHER REAL ESTATE OWNED.....		250
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		104
11. OTHER ASSETS.....		596
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		33,053

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		30,311
(1) NONINTEREST-BEARING.....	2,315	
(2) INTEREST-BEARING.....	27,996	
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.....		357
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		30,668
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,185
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,385
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		33,053

UNITED BANK OF STEAMBOAT SPRINGS
STEAMBOAT SPRINGS

OFFICERS-

DALE A. PETERS, PRESIDENT; JIM WINTER, EDWARD GOODYEAR, VICE-PRESIDENTS;
JULIE WALSH, CASHIER; SHARON HICKAM, ASSISTANT CASHIER/SECRETARY;
ARLENE KENNEDY, COMPLIANCE OFFICER

DIRECTORS-

THOMAS SHARP, PAUL W. SMITH, GLADYS WERNER WALKER, RICHARD E. YEAGER,
DALE A. PETERS, TY LOCKHART, WILLIAM D. LORING, ROBERT G. MOSS,
MARVIN CRAWFORD

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,077
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		2,631
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	15,025	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	226	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		14,799
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,046
7. OTHER REAL ESTATE OWNED.....		107
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		386
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		23,146

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		21,139
(1) NONINTEREST-BEARING.....	4,660	
(2) INTEREST-BEARING.....	16,479	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		57
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.....		106
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		21,302
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		377
25. SURPLUS.....		953
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		514
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,844
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		23,146

COMMERCIAL SAVINGS BANK OF STERLING
STERLING

OFFICERS-

JERRY C. REEVES, PRESIDENT; WAYNE J. PIMPLE, SR. VICE-PRESIDENT;
DAN LONG, EXECUTIVE VICE-PRESIDENT; STEPHEN MAY, CASHIER/VICE-PRESIDENT;
TERRENCE SANGER, ROBERT A. MCCARTY, JOHN DZUROVCHIN, VICE-PRESIDENTS;
BRETT WATSON, BETTY J. MCKEE, ASSISTANT VICE-PRESIDENTS;
ETTA J. MCKEE, OPERATIONS OFFICER

DIRECTORS-

GALEN BAMFORD, VERNON H. CARTER, JON P. COATES, ROBERT MCATEE,
JOHN NICHOLS, THOMAS A. PAISON, WAYNE PIMPLE, JERRY C. REEVES,
RICHARD W. DOWIS, WILLIAM C. RAMEY

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,980
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		6,217
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,550
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	42,686	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	813	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		41,873
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		717
7. OTHER REAL ESTATE OWNED.....		982
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,419
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		59,738

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		53,487
(1) NONINTEREST-BEARING.....	6,294	
(2) INTEREST-BEARING.....	47,193	
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.....		81
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		337
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		53,905
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.....		2,833
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		5,833
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		59,738

INTRAWEST BANK OF STERLING
STERLING

OFFICERS-

L. DEAN HILER, PRESIDENT; DEAN KASPER EXECUTIVE VICE-PRESIDENT;
ROBERT HESSLER, SR. VICE-PRESIDENT/SR. LOAN OFFICER; THOMAS L. THOMAS,
VICE-PRESIDENT; ROGER BELLENDIR, ASSISTANT VICE-PRESIDENT/CASHIER;
C. BRAD ANDERSON, ASSISTANT VICE-PRESIDENT-FARM SERVICE; L.J. SMITH,
JAMES L. BOWEY, ASST. VICE-PRESIDENTS; EUGENE E. ANDERSON, ASST. VICE-
PRESIDENT/FINANCIAL OFFICER; HELEN MORGAN, ASST. VICE-PRESIDENT/ACCTNG./
PERSONNEL; MERLE A. SCHULZ, ASST. VICE-PRESIDENT/CONSUMER BANKING;
LAURINE LEWIS, CONSUMER LOAN OFFICER; CAROL F. PFEIFER, CORPORATE SECR.

DIRECTORS -

KENNETH E. ANDERSON, HENRY F. SCHAPPER, E.S. VAN BERG,
HERBERT H. VANDEMOER, FRANK H. WALSH, L. DEAN HILER, DEAN E. KASPER,
CLAYTON G. MAMMEL, REX MONAHAN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,374
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	31,491
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	11,000
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	43,082
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	884
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	42,198
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	563
7. OTHER REAL ESTATE OWNED.....	1,321
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,922
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	93,869

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	85,468
(1) NONINTEREST-BEARING.....	10,542
(2) INTEREST-BEARING.....	74,926
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.....	6
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	703
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	86,177
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.....	692
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,692
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	93,869

BANK OF TELLURIDE
TELLURIDE

OFFICERS-

MICHAEL S. LOKEN, PRESIDENT; F. WILLIAM DODGE, VICE-PRESIDENT/CASHIER/
SECRETARY; EDITH GOLDSWORTHY, ASST. VICE PRESIDENT; JOHN G. WILLIAMS,
ASSISTANT CASHIER

DIRECTORS-

GERALD RACE, DAVID J. MALLETTE, SCOTT V. BROWN,
HERMAN KAMIN, MICHAEL S. LOKEN, TERRENCE R. SULLIVAN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,452
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,710
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	2,200
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,955
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	173
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,782
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	283
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.....	288
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,731

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,516
(1) NONINTEREST-BEARING.....	6,149
(2) INTEREST-BEARING.....	11,367
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.....	65
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,581
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	75
25. SURPLUS.....	495
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	580
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,150
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	18,731

CITYWIDE BANK OF THORNTON
THORNTON

OFFICERS-

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

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		556
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		525
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,866	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	23	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,843
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		695
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.....		123
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		8,742

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		6,650
(1) NONINTEREST-BEARING.....	1,480	
(2) INTEREST-BEARING.....	5,170	
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.....		60
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		7,310
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		800
25. SURPLUS.....		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		132
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,432
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		8,742

NORTH VALLEY BANK/THORNTON
 THORNTON

OFFICERS-

IVAN FUGATE, PRESIDENT; JOHN RICOTTA, DAVID MANLEY, JR. SR. VICE-PRESIDENTS; ROBERT BERRY, EXECUTIVE VICE-PRESIDENT; CASSANDRA TYRRELL, SR. VICE-PRESIDENT/CASHIER; P. WENDELL MEADOWS, SANDRA BLACKMORE, MARY ANN RECORD, VICE-PRESIDENTS; ROSA LEE SAMUELS, ASST. TO PRESIDENT; MYRTLE ANN WATSON, FINANCIAL SERVICES OFFICER; GREGORY R. STREVEY, INSTALLMENT LOAN OFFICER

DIRECTORS-

JOHN M. RICOTTA, IVAN D. FUGATE, JAMES W. LANGLEY, JOHN W. BIERNHAM, PAUL R. MULLEN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,938
B. INTEREST-BEARING BALANCES.....		849
2. SECURITIES.....		9,367
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,265
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	24,843	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	261	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		24,582
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		698
7. OTHER REAL ESTATE OWNED.....		497
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		693
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		44,889

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		39,384
(1) NONINTEREST-BEARING.....	14,730	
(2) INTEREST-BEARING.....	24,654	
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.....		361
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		433
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		40,178
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.....		2,711
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,711
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		44,889

FIRSTBANK OF VAIL
VAIL

OFFICERS-

ROGER A. BEHLER, PRESIDENT; MARK RISTOW, EXEC. VICE-PRESIDENT/CASHIER;
KEVIN P. McDONALD, ASSISTANT CASHIER; ROBERT S. APPEL, SECRETARY

DIRECTORS-

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	9,228	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		14,001
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	40,210	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	399	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		39,811
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,498
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.....		1,188
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		68,294

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		63,427
(1) NONINTEREST-BEARING.....	19,405	
(2) INTEREST-BEARING.....	44,022	
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.....		277
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		450
20. OTHER LIABILITIES.....		412
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		64,566
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.....		1,128
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,728
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		68,294

NORTH PARK STATE BANK/WALDEN
WALDEN

OFFICERS-

CHRIS M. FURNEAUX, PRESIDENT; RICHARD W. PEDEN, VICE-PRESIDENT/CASHIER;
RUTH T. FURNEAUX, SECRETARY; ROSA M. DOWDELL, VICE-PRESIDENT;
DAPHANE J. SWANEY, ASST. CASHIER

DIRECTORS-

CHRIS M. FURNEAUX, RUTH T. FURNEAUX, DAVID E. WATTENBERG,
ROSA M. DOWDELL, RICHARD W. PEDEN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	772
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,627
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,370
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,044
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	73
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,971
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	112
7. OTHER REAL ESTATE OWNED.....	21
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	5
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	167
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,045

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,917
(1) NONINTEREST-BEARING.....	2,207
(2) INTEREST-BEARING.....	6,710
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.....	86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,003
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	475
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	417
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,042
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	10,045

COLORADO STATE BANK/WALSH
WALSH

OFFICERS-

LARRY E. HARPER, PRESIDENT; GARY BRYAN, EXECUTIVE VICE-PRESIDENT;
JUDY BEZONA, VICE-PRESIDENT/CASHIER; VICKY GOWIN, ASSISTANT CASHIER

DIRECTORS-

ROBERT H. LEXVOLD, LARRY E. HARPER, GARY BRYAN

DECEMBER 31, 1986

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,578
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,350
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		575
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,216	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	90	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		12,126
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		342
7. OTHER REAL ESTATE OWNED.....		18
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		675
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		16,664

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		15,243
(1) NONINTEREST-BEARING.....	1,648	
(2) INTEREST-BEARING.....	13,595	
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.....		168
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		15,411
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		250
25. SURPLUS.....		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		503
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,253
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		16,664

CUSTER COUNTY BANK/WESTCLIFFE
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, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		695
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		687
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		650
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	2,796	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		45
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		2,751
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		120
7. OTHER REAL ESTATE OWNED.....		217
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		191
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		5,311

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		4,660
(1) NONINTEREST-BEARING.....	1,134	
(2) INTEREST-BEARING.....	3,526	
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).....		4,707
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		159
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		245
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		604
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		5,311

BANK OF WESTMINSTER
WESTMINSTER

OFFICERS-

DAN DOERGE, PRESIDENT/EXEC. VICE-PRESIDENT; TOM HARMAN, VICE-PRESIDENT;
WANDA S. SMITH, VICE-PRESIDENT/CASHIER; DIANNE E. STEELE, LOAN OFFICER;
BENNA K. LEINWAND, CHARLES MYERS, ASST. OPERATIONS OFFICERS;
DON L. HAAVE, ASSISTANT VICE-PRESIDENT

DIRECTORS-

CRAIG A. CARLSON, M. KENT WINKER, GARY T. POTTER, RICHARD A. GARTRELL,
C.E. SNOW

DECEMBER 31, 1986

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.....		
2. SECURITIES.....		222
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		730
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,008	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	266	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,742
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		445
7. OTHER REAL ESTATE OWNED.....		164
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		184
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		10,693

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,952
(1) NONINTEREST-BEARING.....	3,065	
(2) INTEREST-BEARING.....	6,887	
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.....		128
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		165
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		10,245
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		52-
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		448
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		10,693

CITIZENS BANK/WESTMINSTER
WESTMINSTER

OFFICERS-

THOMAS M. JONES, PRESIDENT; CARL CHARETTE, EXECUTIVE VICE PRESIDENT;
MARY JANE HANSEN, VICE-PRESIDENT/CASHIER; PAMELA SMALLEY, MORTGAGE LOAN
OFFICER; ROBERT A. WANDERSCHIED, TERRY MURPHY, ASST. VICE-PRESIDENTS;
CHERI PAERSCHKE, LEANNE GLASGOW, LOAN OFFICERS; LINDA RICHARDS,
SUSIE LANGLEE, JUNE PARRECO, ASSISTANT CASHIERS; TOM JONES II. ASSISTANT
COLLECTION OFFICER

DIRECTORS-

THOMAS M. JONES, KENNETH A. PLATT, DONALD H. HOCH, DONALD K. HOGOBOOM,
BERGER G. WALLIN, PAUL F. GLASGOW, WILBUR PLACHMAN, STEPHEN C. THOMASON,
JERRY J. TEPPEL

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,243
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,107
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	350
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	25,110
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	200
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	24,910
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	835
7. OTHER REAL ESTATE OWNED.....	439
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	910
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	35,794

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,801
(1) NONINTEREST-BEARING.....	11,556
(2) INTEREST-BEARING.....	21,245
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.....	69
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).....	33,065
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,229
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,729
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	35,794

UNITED BANK OF WESTMINSTER
WESTMINSTER

OFFICERS-

KENNETH W. ZELIE, PRESIDENT; JOANNE CHRISTENSON, CASHIER/VICE-PRESIDENT;
B.J. STELLING, CEO; MARK WALKER, CAROL STRENO, ADP

DIRECTORS-

MICHAEL S. BYRNE, KERMIT L. DARKEY, ROBERT H. DRESSSEL, B.J. STELLING,
ALVERN K. GARDNER, WILLIAM E. GREENEWALD, EUGENE A. LANG,
JOHN A. TERHAR, SR., KENNETH W. ZELIE

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		605
B. INTEREST-BEARING BALANCES.....		500
2. SECURITIES.....		236
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		975
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,309	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	41	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,268
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		458
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.....		170
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		7,212

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,774
(1) NONINTEREST-BEARING.....	1,069	
(2) INTEREST-BEARING.....	4,705	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		5
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.....		49
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		5,828
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		600
25. SURPLUS.....		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		184
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,384
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		7,212

CITYWIDE BANK OF APPLEWOOD/WHEAT RIDGE
WHEAT RIDGE

OFFICERS-

GEORGE T. SWEENEY, PRESIDENT; BARBARA J POWERS, CHAIRMAN OF THE BOARD;
ROBERT K. HOYLE, VICE PRESIDENT; CYNTHIA M. PAYNE, 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., GEORGE T. SWEENEY, BARBARA J. POWERS, JAMES T. RUTHERFORD,
HAROLD LACY, CHARLES R. SILLSTROP, DR. THOMAS I. SWEENEY

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,885
B. INTEREST-BEARING BALANCES.....		1,000
2. SECURITIES.....		5,191
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		4,940
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	41,493	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	396	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		41,097
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,412
7. OTHER REAL ESTATE OWNED.....		824
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		724
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		61,073

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		55,661
(1) NONINTEREST-BEARING.....	9,562	
(2) INTEREST-BEARING.....	46,099	
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.....		
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).....		56,111
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.....		2,902
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,962
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		61,073

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-

CHARLES H. SMUKLER, THOMAS H. CONNELLY, STEPHEN G. SEAY, JOANN CORN,
MERLE E. ALBRECHT, JACK C. KENT, RICHARD M. KREUTZER, RICHARD TUCKER,
LEE NORGREN, JOHN R. SIMMONS

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		700
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		6,572
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		95
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,567	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	14	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,553
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		339
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.....		288
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		14,547

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		13,032
(1) NONINTEREST-BEARING.....	1,486	
(2) INTEREST-BEARING.....	11,546	
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).....		13,085
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		700
25. SURPLUS.....		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		262
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,462
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		14,547

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

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		747
B. INTEREST-BEARING BALANCES.....		198
2. SECURITIES.....		1,277
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,265
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,445	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	38	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,407
5. ASSETS HELD IN TRADING ACCOUNTS.....		10
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		272
7. OTHER REAL ESTATE OWNED.....		12
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		212
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		7,388

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		6,631
(1) NONINTEREST-BEARING.....	1,938	
(2) INTEREST-BEARING.....	4,693	
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.....		59
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).....		6,733
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		106
25. SURPLUS.....		394
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		155
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		655
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		7,388

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, RUBEN R. WOLLERT, ROBERT R. TEMPEL,
MARJORIE C. LUBBERS, HERBERT REYHER, DARRELL W. HAYS, KEITH UHLAND

DECEMBER 31, 1986

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.....		495
2. SECURITIES.....		4,769
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,950
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,520	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	80	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,440
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		181
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.....		
11. OTHER ASSETS.....		361
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		19,273

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		15,706
(1) NONINTEREST-BEARING.....	3,181	
(2) INTEREST-BEARING.....	12,525	
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).....		15,844
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		110
25. SURPLUS.....		2,090
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,229
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,429
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		19,273

BANK OF WINDSOR
WINDSOR

OFFICERS-

M. G. YLARRAZ, PRESIDENT; LARRY SEASTROM, VICE-PRESIDENT;
A. DELOREIS WILHELM, ASST. CASHIER; MARK FRANCISCO, CASHIER/SECRETARY

DIRECTORS-

M. G. YLARRAZ, ROBERT E. EHRLICH, MARJORIE, A. KADLUB, P.E. MCCARTHY,
ED DUGGAN, LUTHER E. HARRIS, LARRY G. SEASTROM

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		931
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES.....		2,981
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,224	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	60	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,164
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		90
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.....		318
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		16,334

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		15,042
(1) NONINTEREST-BEARING.....	2,080	
(2) INTEREST-BEARING.....	12,962	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		25
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).....		15,224
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		404
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		506
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,110
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		16,334

BANK OF WINTER PARK
WINTER PARK

OFFICERS-

RICHARD W. RAMLER, PRESIDENT; RONALD R. LOUDEN, VICE-PRESIDENT;
PATRICIA A. HOWE, ASSISTANT VICE-PRESIDENT/CASHIER/SECRETARY;
DONALD E. KRIEGER, ASSISTANT VICE-PRESIDENT/ASSISTANT CASHIER;
LINDA R. CURE, LOAN OFFICER

DIRECTORS-

ROBERT W. ISHAM, ELEANOR J. ISHAM, RICHARD R. MULLIGAN, RICHARD RAMLER,
ALBERT C. WHITE, GERALD F. GROSWOLD, LARRY S. CHANCE, DAN LEAHY,
GEORGE ENGEL

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,546
B. INTEREST-BEARING BALANCES.....		1,418
2. SECURITIES.....		1,101
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,418
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	22,636	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	905	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		21,731
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		176
7. OTHER REAL ESTATE OWNED.....		3,231
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,358
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		30,561

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		27,279
(1) NONINTEREST-BEARING.....	5,291	
(2) INTEREST-BEARING.....	21,988	
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.....		1,250
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		28,529
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.....		548
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,032
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		30,561

PARK STATE BANK/WOODLAND PARK
WOODLAND PARK

OFFICERS-

ROBERT G. EICHMAN, PRESIDENT; JOHN H. ELWELL, SR. VICE-PRESIDENT;
MARILYN CUMMINS, CASHIER/SECRETARY; BARBARA WILLIAMSON, ASST. CASHIER;
KENNETH W. MOORE, VICE-PRESIDENT; SHELLEY R. NICKS

DIRECTORS-

B. W. DOUGHERTY, ROBERT G. EICHMAN, JOHN H. ELWELL, EDWARD J. GRAINGER,
M. E. MACDOUGALL, PETER R. SPAHN, CONRAD T. WILSON, A.E. BORN

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,044
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		9,393
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,157	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	71	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,086
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		688
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.....		
11. OTHER ASSETS.....		352
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		20,320

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		18,307
(1) NONINTEREST-BEARING.....	3,743	
(2) INTEREST-BEARING.....	14,564	
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.....		42
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		208
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		18,557
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		240
25. SURPLUS.....		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		523
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,763
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		20,320

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, SECRETARY

DIRECTORS-

GARY L. RIFE, GEORGE H. PEAKER, ROBERT D. BUCHANAN,
GERALD E. ZION, CURTIS P. NOFFSINGER

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	794
B. INTEREST-BEARING BALANCES.....	1,098
2. SECURITIES.....	1,106
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	1,195
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,234
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	98
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,136
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.....	165
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,529

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,604
(1) NONINTEREST-BEARING.....	1,615
(2) INTEREST-BEARING.....	6,989
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.....	23
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).....	8,704
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	25
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	825
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	9,529

FARMERS STATE BANK OF YUMA
YUMA

OFFICERS-

DONALD R. STARNES, PRESIDENT/CHIEF EXECUTIVE OFFICER;
GREGORY P. CRANSTON, SR. VICE-PRESIDENT; JOAN KUNTZ, CASHIER/SECRETARY;
J.A. SPIERS, VICE-PRESIDENT; BARRY W. HOBSON, SCOTT J. BREWSTER,
ASSISTANT VICE-PRESIDENTS

DIRECTORS-

CURTIS FRANSON, WILBUR ALLEN, DUARD FIX, MAX HARPER, GAIL E. HARVEY,
DEAN E. MILLER, RICHARD L. ROTH, ROBERT SEWARD, DONALD R. STARNES

DECEMBER 31, 1986

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,321
B. INTEREST-BEARING BALANCES.....		804
2. SECURITIES.....		6,389
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	25,875	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	635	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		25,240
5. ASSETS HELD IN TRADING ACCOUNTS.....		329
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		3,522
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.....		1,557
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		43,662

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		40,455
(1) NONINTEREST-BEARING.....	8,113	
(2) INTEREST-BEARING.....	32,342	
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.....		290
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		40,745
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.....		1,167
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,917
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		43,662

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

ASSETS	5 TRUSTS 12-31-86	% TO TOTAL	5 TRUSTS 12-31-85	INCREASE(+) DECREASE(-)	% CHANGE
CASH	1,068,964	4.6	553,955	+515,009	+93.0
CASH EQUIVALENTS	-0-		887,280	-887,280	-100.0
SECURITIES	2,227,884	9.6	2,041,176	+186,708	+9.1
NOTES RECEIVABLE AND OTHER LONG TERM ASSETS	983,352	4.2	198,723	+784,629	+394.8
FURNITURE AND FIXTURES	943,641	4.1	903,812	+39,829	+4.4
OTHER EQUIPMENT	2,058,403	8.9	1,820,490	+237,913	+13.1
BUILDING	-0-		-0-	-0-	
LEASEHOLD IMPROVEMENTS	289,711	1.3	273,664	+16,047	+5.9
OTHER REAL ESTATE	-0-		-0-	-0-	
UNCOLLECTED INCOME	4,456,875	19.2	4,530,301	-73,426	1.6
OTHER RECEIVABLES	211,161	.9	454,567	-243,406	-53.4
OTHER ASSETS	10,922,773	47.2	675,222	+10,247,551	+1517.7
TOTAL ASSETS	23,162,764	100.0	12,339,190	+10,823,574	+87.7
<u>LIABILITIES</u>					
ACCOUNTS PAYABLE	1,274,338	5.5	748,425	+525,913	+70.3
NOTES PAYABLE, SHORT TERM	191,535	.8	1,259,212	-1,067,677	-84.8
NOTES PAYABLE, LONG TERM	761,333	3.2	1,004,128	-242,795	-24.2
MORTGAGES PAYABLE	-0-		-0-	-0-	
UNEARNED INCOME	677,718	2.9	1,931,239	-1,253,521	-64.9
RESERVES	812,100	3.5	666,667	+145,433	+21.8
OTHER LIABILITIES	2,991,964	12.9	1,374,073	+1,617,891	+117.7
TOTAL LIABILITIES	6,708,988	28.8*	6,983,744	-274,756	+39.3
<u>EQUITY CAPITAL</u>					
COMMON STOCK	1,219,452	5.3	1,219,452	-0-	-0-
OTHER STOCK	84,000	.4	84,000	-0-	-0-
SURPLUS	12,752,693	55.1	1,987,693	+12,110,765	+609.3
UNDIVIDED PROFITS	2,397,631	10.4	2,064,301	-333,330	-16.1
TOTAL EQUITY CAPITAL	16,453,776	71.2*	5,355,446	+11,098,330	+207.2
TOTAL LIABILITIES AND EQUITY CAPITAL	23,162,764	100.0	12,339,190	+10,823,574	+87.7
<u>FOOTNOTES</u>					
TOTAL TRUST ASSETS	3,970,818,780		2,713,747,463	1,257,071,317	+46.3
NUMBER OF TRUST ACCOUNTS	268,991		213,171		

* Sub-Totals

TRUST COMPANY
INDEX

	<u>PAGE</u>
Amendments	197
	<u>NAME</u>
Trust Company of America	198
First Trust Corporation	199
Lincoln Trust Company	200
Financial Trust Company	201
Resources Trust Company	202

Rule TC-1. Annual Audited Report of Financial Condition. Pursuant to section 11-23-118(1), C.R.S. (1986 Supp.), each trust company shall, at its fiscal year-end, cause an audit of the books of the trust company and shall file a certified copy of the report of financial condition thereof with the Commissioner. The report shall be signed by a majority of the board of directors of the trust company and shall be filed within 120 days of the latest fiscal year-end.

Trust Company of America
Boulder, Colorado

OFFICERS

Hugh S. McCaffrey, President; Rhonda K. Krupansky, Vice-President/Secretary;
Amber A. Merry, Assistant Vice-President/Treasurer; Kathryn J. Schnetzer,
Susan Early, Trust Officers

DIRECTORS

Robert W. Gibson, M. Stanley Hendrickson, Hugh S. McCaffrey,
Jerome J. McCaffrey

December 31, 1986

Assets

Cash	\$	12,287
Cash Equivalents		
Securities		361,131
Notes Receivable and Other Long Term Assets		
Furniture and Fixtures		52,150
Other Equipment		
Building		
Leasehold Improvements		3,596
Other Real Estate		
Uncollected Income		243,000
Other Receivables		1,090
Other Assets		16,733
Total Assets		689,987

Liabilities

Accounts Payable		23,009
Notes Payable, Short Term		
Notes Payable, Long Term		
Mortgages Payable		
Unearned Income		52,261
Reserves		
Other Liabilities		
Total Liabilities		75,270

Equity Capital

Common Stock		
Other Stock		100,000
Surplus		10,000
Undivided Profits		504,717
Total Equity Capital		614,717
Total Liabilities and Equity Capital		689,987
Total Trust Assets		96,514,835
Number of Trust Accounts		4,886
Amount of Bond Issues Outstanding		

First Trust Corporation
Denver, Colorado

OFFICERS

Gordon G. Rockafellow, President; Daniel R. Bartlett, Treasurer/Secretary/
Controller; Jacqueline K. Freudenstein, Senior Vice-President;
Jacquelyn L. Henderson, Vice-President/Operations; Robert M. Phares, Vice-
President/Trust Officer

DIRECTORS

George D. Dalton, Jacqueline K. Freudenstein, Kenneth R. Jensen, Mary L. Mohr,
Gordon G. Rockafellow

December 31, 1986

Assets

Cash	\$	659,654
Cash Equivalents		
Securities		
Notes Receivable and Other Long Term Assets		800,000
Furniture and Fixtures		714,622
Other Equipment		1,008,578
Building		
Leasehold Improvements		270,322
Other Real Estate		
Uncollected Income		3,090,879
Other Receivables		3,306
Other Assets		8,137,450
Total Assets		14,684,811

Liabilities

Accounts Payable		629,417
Notes Payable, Short Term		2,315
Notes Payable, Long Term		1,333
Mortgages Payable		
Unearned Income		625,457
Reserves		468,228
Other Liabilities		252,522
Total Liabilities		1,979,272

Equity Capital

Common Stock		212,852
Other Stock		
Surplus		12,015,793
Undivided Profits		476,894
Total Equity Capital		12,705,539
Total Liabilities and Equity Capital		14,684,811
Total Trust Assets		1,532,567,903
Number of Trust Accounts		139,723
Amount of Bond Issues Outstanding		0

Lincoln Trust Company
Denver, Colorado

OFFICERS

Robert H. Beriault, President/CEO; Ritis S. Skinner, Sr. Vice-President/COO;
Sharon K. Soos, Vice-President; Paul E. Maxwell, Assistant Vice-President;
Wendy A. Tenzyk, Secretary; Don L. Thornton, Wayne G. Parrott, Kevin Lindquist,
Freya L. Bryant, Assistant Secretaries

DIRECTORS

Martha J. Anderson, Robert H. Beriault, Phillip J. Hogue, C. Henry Roath,
Ritis S. Skinner

December 31, 1986

Assets

Cash	\$	92,252
Cash Equivalents		
Securities		
Notes Receivable and Other Long Term Assets		183,352
Furniture and Fixtures		164,635
Other Equipment		944,155
Building		
Leasehold Improvements		986
Other Real Estate		
Uncollected Income		789,716
Other Receivables		154,235
Other Assets		205,397
Total Assets		2,534,728

Liabilities

Accounts Payable		437,966
Notes Payable, Short Term		189,220
Notes Payable, Long Term		760,000
Mortgages Payable		
Unearned Income		
Reserves		
Other Liabilities		804,887
Total Liabilities		2,192,073

Equity Capital

Common Stock		56,600
Other Stock		(16,000)
Surplus		180,400
Undivided Profits		121,655
Total Equity Capital		342,655
Total Liabilities and Equity Capital		2,534,728
Total Trust Assets		930,251,763
Number of Trust Accounts		17,314
Amount of Bond Issues Outstanding		0

Financial Trust Company
Englewood, Colorado

OFFICERS

John M. Butler, President; Dan J. Hesser, Sr. Vice-President/Treasurer/Senior Trust Officer; Karen C. Gehlhausen, Vice-President/Secretary; Josiah J. Willard, III, Sr. Vice-President/Director Research; Kenneth J. Ruder, Vice-President/Sr. Trust Officer; Alan I. Watson, Judy P. Wiese, Trust Officers; Jeraldine E. Kraus, Assistant Secretary

DIRECTORS

Peter C. Baker, John M. Butler, Dan J. Hesser, Richard F. Wilkinson

December 31, 1986

Assets

Cash	\$	1,792
Cash Equivalents		
Securities		1,092,901
Notes Receivable and Other Long Term Assets		
Furniture and Fixtures		
Other Equipment		
Building		
Leasehold Improvements		
Other Real Estate		
Uncollected Income		118,750
Other Receivables		8,575
Other Assets		
Total Assets		1,222,018

Liabilities

Accounts Payable		26,218
Notes Payable, Short Term		
Notes Payable, Long Term		
Mortgages Payable		
Unearned Income		
Reserves		
Other Liabilities		136,000
Total Liabilities		162,218

Equity Capital

Common Stock		250,000
Other Stock		
Surplus		371,500
Undivided Profits		438,300
Total Equity Capital		1,059,800
Total Liabilities and Equity Capital		1,222,018
Total Trust Assets		240,286,619
Number of Trust Accounts		19,795
Amount of Bond Issues Outstanding		0

Resources Trust Company
Greenwood Village, Colorado

OFFICERS

Matthew E. Atterson, President; Pamela J. Solek, Senior Vice-President;
Lyn Hayden, Christine LaFortune, Assistant Vice-Presidents; Kenneth R. Lyon,
Treasurer

DIRECTORS

Matthew E. Atterson, Geoffrey H. Bobroff, Samuel H. Kaminsky, Tod H. Parrott,
Burton A. Smead, Jr.

December 31, 1986

Assets

Cash	\$	302,979
Cash Equivalents		
Securities		773,852
Notes Receivable and Other Long Term Assets		
Furniture and Fixtures		12,234
Other Equipment		105,670
Building		
Leasehold Improvements		14,807
Other Real Estate		
Uncollected Income		214,530
Other Receivables		43,955
Other Assets		2,563,193
Total Assets		4,031,220

Liabilities

Accounts Payable		157,728
Notes Payable, Short Term		
Notes Payable, Long Term		
Mortgages Payable		
Unearned Income		
Reserves		343,872
Other Liabilities		1,798,555
Total Liabilities		2,300,155

Equity Capital

Common Stock		700,000
Other Stock		
Surplus		175,000
Undivided Profits		856,065
Total Equity Capital		1,731,065
Total Liabilities and Equity Capital		4,031,220
Total Trust Assets		1,171,197,660
Number of Trust Accounts		87,273
Amount of Bond Issues Outstanding		0

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	108 BANKS 12-31-86	% TO TOTAL	129 BANKS 12-31-85	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	103,934	10.4	85,763	+ 18,171	+21.2
U.S. TREASURY SECURITIES	6,005	.6	24,185	- 18,180	-75.2
U.S. GOV'T. AGENCIES/CORPS.	18,925	1.9	12,276	+ 6,649	+54.2
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	14,261	1.4	18,192	- 3,931	-21.6
OTHER BONDS, NOTES, DEBENTURES	846	.1	630	+ 216	+34.3
FEDERAL RESERVE STOCK, CORPORATE STOCK	20,204	2.0	26,249	- 6,045	-23.0
EXCESS FUNDS SOLD	21,933	2.2	16,314	+ 5,619	+34.4
SECURITIES PURCHASED			1,000	- 1,000	-100.0
TOTAL LOANS, LESS ALLOWANCE FOR POSSIBLE LOAN LOSSES	780,368	78.1	839,910	- 59,542	-7.1
BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET	3,257	.3	2,367	+ 890	+37.6
FURNITURE AND FIXTURES, NET	1,852	.2	4,174	- 2,322	-55.6
REAL ESTATE OWNED	8,000	.8	6,706	+ 1,294	+19.3
INVESTMENTS AND RECEIVABLES	173	0	1,164	- 991	-85.1
OTHER CUSTOMERS' LIABILITIES	522	.1	5,504	- 4,982	-90.5
OTHER ASSETS	19,484	1.9	19,480	+ 4	0
TOTAL ASSETS	999,764	100.0	1,063,914	- 64,134	-6.0
LIABILITIES					
REGULAR PASSBOOK SAVINGS	31,723	3.2	38,883	- 7,160	-18.4
NOW ACCOUNTS	8,023	.8	8,286	- 263	-3.2
PAYABLE THROUGH DRAFT ACCOUNTS	4,769	.5	7,169	- 2,400	-33.5
MONEY MARKET ACCOUNTS	75,094	7.5	97,298	- 22,204	-22.8
IRA'S	51,451	5.1	51,773	- 322	-.6
REGULAR CERTIFICATES OF DEPOSIT	307,647	30.8	361,709	- 54,062	-14.9
BROKERED DEPOSITS	11,731	1.2	12,985	- 1,254	-9.6
OTHER TIME DEPOSITS	19,868	2.0	11,510	- 8,358	-72.6
ACCRUED INTEREST ON ALL DEPOSITS	4,005	.4	6,323	- 2,318	-36.7
TOTAL DEPOSITS	514,311		595,936	- 81,625	-13.7
EXCESS FUNDS PURCHASED	83,250	8.3	61,865	+ 21,385	+34.6
SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE	1,363	.1		+ 1,363	+100.0
OTHER LIABILITIES FOR BORROWED MONEY	113,847	11.4	21,901	+ 91,946	+419.8
MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	5,543	.6	586	+ 4,957	+845.9
BILLS PAYABLE TO PARENT COMPANY	99,836	10.0	195,258	- 95,422	-48.9
OTHER LIABILITIES	19,912	2.0	23,236	- 3,324	-14.3
TOTAL LIABILITIES	838,062	83.9*	898,782	- 60,720	-6.8
SUBORDINATED NOTES AND DEBENTURES	103	0	118	- 15	-12.7
EQUITY CAPITAL					
COMMON STOCK	31,378	3.1	37,494	- 6,116	-16.3
OTHER CAPITAL STOCK	100	0	370	- 270	-73.0
SURPLUS	66,303	6.6	69,492	- 3,189	-4.6
UNDIVIDED PROFITS	62,559	6.3	57,453	+ 5,106	+8.9
RESERVES	1,259	.1	205	+ 1,054	+514.1
TOTAL EQUITY CAPITAL	161,599	16.1*	165,014	- 3,399	-2.1
TOTAL LIABILITIES AND EQUITY CAPITAL	999,764	100.0	1,063,914	- 64,134	-6.0

* Sub-Total

ALPHABETICAL INDEX

A

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
Arvada	105	American Industrial Bank of Arvada	208
Arvada	047	Arvada First 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

B

Berthoud	134	Berthoud Industrial Bank	215
Boulder	058	BankWest Boulder Industrial Bank	216
Boulder	165	Boulder U.S. Industrial Bank	217
Boulder	164	Citicorp Boulder Savings & Industrial Bank	218
Boulder	035	Mellon Boulder Industrial Bank	219
Broomfield	074	Broomfield Creditthrift Industrial Bank	220

C

Canon City	075	Canon City First Industrial Bank	221
Castle Rock	071	Castle Rock Industrial Bank	222
Colorado Springs	109	American Industrial Bank	223
Colorado Springs	101	Avco Academy Industrial Bank	224
Colorado Springs	052	Avco Colorado Springs Industrial Bank	225
Colorado Springs	154	Citicorp CO Springs Savings & Indst. Bank	226
Colorado Springs	044	CO Springs Security Pacific Industrial Bank	227
Colorado Springs	024	CO Springs U.S. Industrial Bank	228
Colorado Springs	110	First Community Industrial Bank	229
Colorado Springs	088	Liberty Industrial Bank	230
Cortez	019	Basin Industrial Bank	231
Craig	031	Avco Craig Industrial Bank	232

D

Denver	081	American Industrial Bank of Cherry Creek	233
Denver	002	Avco Colorado Industrial Bank	234
Denver	007	Avco Industrial Bank	235
Denver	041	BankWest Industrial Bank/Denver	236
Denver	026	Broadway Manufacturers Hanover Indst. Bank	237
Denver	149	Chase Manhattan Industrial Bank	238
Denver	020	Chaves Industrial Bank	239
Denver	153	Citicorp Denver Savings & Industrial Bank	240
Denver	003	Commercial Credit Industrial Bank	241
Denver	023	Commercial Industrial Bank	242
Denver	012	Denver Manufacturers Hanover Indst. Bank	243
Denver	039	Manufacturers Hanover Industrial Bank	244
Denver	027	Metropolitan Industrial Bank	245
Denver	069	North Denver First Industrial Bank	246
Denver	116	Resources Industrial Bank	247
Denver	025	Rocky Mountain First Industrial Bank	248
Dillon	139	First Summit Industrial Bank	249

E

Eaton	133	Colorado Industrial Bank	250
Englewood	008	Avco Englewood Industrial Bank	251
Englewood	129	Avco Southeast Industrial Bank	252
Englewood	132	Chrysler First Industrial Bank	253
Englewood	004	Labor Finance Industrial Bank	254
Evergreen	084	Jefferson Industrial Bank	255

F

Fort Collins	018	Avco Fort Collins Industrial Bank	256
Fort Collins	082	Citicorp Fort Collins Savings & Indst. Bank	257
Fort Collins	061	Fort Collins First Industrial Bank	258
Fort Collins	144	Fort Collins Colorado Industrial Bank	259
Fort Collins	167	Fort Collins U.S. Industrial Bank	260
Fort Collins	013	Monroe Industrial Bank	261
Fort Lupton	121	Fort Lupton Industrial Bank	262

ALPHABETICAL INDEX

G

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
Glenwood Springs . . .	016	Glenwood Industrial Bank	263
Golden	136	Applewood U.S. Industrial Bank	264
Golden	072	Washington Industrial Bank	265
Grand Junction	015	Avco Grand Junction Industrial Bank	266
Grand Junction	006	Commercial Credit Industrial Bank	267
Grand Junction	032	Home Loan Industrial Bank	268
Greeley	124	Firstmark Industrial Bank	269
Greeley	042	Greeley Industrial Bank	270

L

La Junta	098	Ark Valley Industrial Bank	271
Lafayette	067	Lafayette First Industrial Bank	272
Lafayette	138	Mellon Lafayette Industrial Bank	273
Lakewood	108	American Industrial Bank	274
Lakewood	001	Avco Lakewood Industrial Bank	275
Lakewood	009	First Community Industrial Bank	276
Lakewood	051	GEIbank Industrial Bank	277
Lakewood	079	Lakewood First Industrial Bank	278
Lamar	083	Lamar Industrial Bank	279
Limon	130	Limon Industrial Bank	280
Littleton	151	Arapahoe Industrial Bank	281
Littleton	089	Beneficial Savings Industrial Bank	282
Littleton	155	Citicorp Savings & Industrial Bank	283
Littleton	158	Citicorp Savings & Industrial Bank/SW Plaza	284
Littleton	040	Littleton First Industrial Bank	285
Littleton	126	Littleton U.S. Industrial Bank	286
Littleton	043	Security Pacific Industrial Bank	287
Littleton	085	Southglenn Manufacturers Hanover Ind. Bank.	288
Longmont	021	First Community Industrial Bank of Longmont	289
Longmont	063	Longmont First Industrial Bank	290
Loveland	128	Colorado Industrial Bank	291
Loveland	034	Loveland First Industrial Bank	292

M

Monte Vista	107	BankWest Industrial Bank/San Luis Valley . .	293
Montrose	127	Commercial Credit Industrial Bank	294

N

Northglenn	156	Citicorp Northglenn Savings & Indst. Bank .	295
Northglenn	087	Mellon Northglenn Industrial Bank	296

P

Parker	150	Savings Industrial Bank of Parker	297
Pueblo	038	Avco Pueblo Industrial Bank	298
Pueblo	005	Commercial Credit Industrial Bank	299
Pueblo	140	Pueblo First Industrial Bank	300
Pueblo	011	Pueblo U.S. Industrial Bank	301

R

Rocky Ford	048	First Industrial Bank	302
----------------------	-----	---------------------------------	-----

S

Steamboat Springs . . .	104	The Western Industrial Bank	303
Strasburg	115	BankWest Industrial Bank	304

T

Thornton	036	Beneficial Industrial Bank	305
Thornton	059	Credithrift Industrial Bank	306
Thornton	162	Thornton U.S. Industrial Bank	307

V

Vail	142	Vail Firstbank Industrial Bank	308
----------------	-----	--	-----

ALPHABETICAL INDEX

W

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
Walsenberg	114	First Walsenberg Industrial Bank	309
Westminster	037	Avco Westminster Industrial Bank	310
Westminster	030	Chemical Financial Industrial Bank	311
Westminster	055	Westminster Manufacturers Hanover Ind. Bank	312
Wheat Ridge	046	Credithrift of America Industrial Bank . . .	313
Widefield	065	Rocky Mountain Widefield Industrial Bank . .	314

Y

Yuma	100	Yuma Industrial Bank	315
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PERMANENT REGULATIONS OF THE
COLORADO DIVISION OF BANKING

Rule IB-16. Reports of Condition. All Reports of Condition required by section 11-22-109(9), C.R.S. (1986 Supp.), shall be submitted to the Commissioner on Industrial Bank Form 1 within thirty (30) days from the date of his request therefor. Information required on 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. Such publication of the report shall be in a newspaper published in the place where the bank is located, or if there is no newspaper published in the place where the bank is located, in a newspaper that is published in the same or adjoining county and is in general circulation in the place where the bank is located. For the purpose of this regulation, "newspaper" means a publication with a general circulation, published not less frequently than once a week, one of the primary functions of which is the dissemination of news of general interest. 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 the publication of the report. Reports in which errors appear shall be republished.

Rule IB-19. Books and Records.

(d) All loan receivable registers of an industrial bank shall include the following information:

- 1) name of the debtor
- 2) the account number
- 3) current account balances
- 4) original account balances
- 5) regular payment amount
- 6) next payment due date
- 7) interest accrued on the account

A listing of all loans of an industrial bank shall be available in alphabetical order by the name of the debtor.

(e) Each industrial bank shall maintain a current list of all past-due, nonaccrual, and renegotiated loans.

Rule IB-26. Fidelity Bonds. (5) Any state industrial 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.

Rule IB-31. Annual Audit Reports. Each industrial bank shall, at its fiscal year-end, cause an audit of the books of the industrial bank and shall file a certified copy of the report thereof with the Commissioner. A certified copy of the annual audit prepared pursuant to section 11-22-517(2), C.R.S. (1986 Supp.), by a bank that is a member of the Industrial Bank Savings Guaranty Corporation shall fulfill the requirement of this regulation.

AMERICAN INDUSTRIAL BANK OF ARVADA
ARVADA

OFFICERS-

T.D. PROVANCE, PRESIDENT; F.W. HAWKES, VICE PRESIDENT/CASHIER;
A.G. DECECO, VICE-PRESIDENT/ASSISTANT SECRETARY; G.B.P. WARD, JR.,
SECRETARY

DIRECTORS-

FRANK W. HAWKES, T.D. PROVANCE, G.B.P. WARD, JR., HUGH A. WOLTZEN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		391,197
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).....	4,168,195	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	44,978	
C. LOANS, NET.....		4,123,217
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		10,218
11. FURNITURE AND FIXTURES, NET.....		23,120
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		210,727
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		59,342
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		4,817,821

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....		97,677
18. NOW ACCOUNTS.....		5,522
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....		768,570
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		146,468
22. REGULAR CERTIFICATES OF DEPOSIT.....		1,239,637
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		27,462
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		2,285,336
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	774,092	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,413,567	
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.....		1,070,000
31. OTHER LIABILITIES.....		44,817
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		3,400,153
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....		200,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		800,000
37. UNDIVIDED PROFITS.....		417,668
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		1,417,668
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....		4,817,821

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, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,175,000
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	95,000
5. OTHER BONDS, NOTES AND DEBENTURES.....	11,000
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).....	5,701,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	91,000
C. LOANS, NET.....	5,610,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	33,000
11. FURNITURE AND FIXTURES, NET.....	
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	50,000
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	95,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	8,069,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	37,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,083,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	418,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	3,587,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,125,000
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.....	2,034,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	51,000
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	61,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	7,271,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	150,000
37. UNDIVIDED PROFITS.....	448,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	798,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	8,069,000

AMERICAN AURORA INDUSTRIAL BANK
AURORA

OFFICERS-

T.D. PROVANCE, PRESIDENT; A. G. DECECCO, VICE-PRESIDENT/ASST. SECRETARY;
G.B.P. WARD, JR., SECRETARY

DIRECTORS-

T. D. PROVANCE. HUGH A. WOLTZEN, G.B.P. WARD, JR.

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	280,677
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).....	10,441,866
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	112,790
C. LOANS, NET.....	10,329,076
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	6,711
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	352,158
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	671,595
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	11,640,217

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	19,995
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	177,868
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	175,585
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,094,972
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	34,612
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,503,032
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	177,868
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,305,169
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.....	8,686,000
31. OTHER LIABILITIES.....	60,827
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	10,249,859
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	800,000
37. UNDIVIDED PROFITS.....	390,358
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,390,358
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	11,640,217

AURORA SECURITY PACIFIC INDUSTRIAL BANK
AURORA

OFFICERS-

JAMES A. KONRATH, PRESIDENT; RICHARD P. MCMANUS, VICE-PRESIDENT/
SECRETARY; CLAUDIA S. CHAN-SHAFFER, R. HAROLD OWENS, RICK L. NEEDLES,
VICE-PRESIDENTS; CHARLES G. DAHL, VICE-PRESIDENT/TREASURER;
CARL F. DETWEILER, VICE-PRESIDENT/CONTROLLER

DIRECTORS-

JAMES A. KONRATH, TIMOTHY P. DEVLIN, RICHARD P. MCMANUS, R. HAROLD OWENS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	9,583
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).....	5,105,074
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	210,004
C. LOANS, NET.....	4,895,070
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	494
11. FURNITURE AND FIXTURES, NET.....	17,656
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	57,959
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,980,762

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.....	3,766,893
31. OTHER LIABILITIES.....	146,049
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,912,942
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	380,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	120,000
37. UNDIVIDED PROFITS.....	567,820
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,067,820
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)..	4,980,762

AURORA U. S. INDUSTRIAL BANK
AURORA

OFFICERS-

ROBERT C. DICKIE, PRESIDENT; BRUNO ELARI, SENIOR VICE-PRESIDENT;
BERNARD A. LEFAVE, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY; PAUL DEVORE,
TREASURER; R.D. GEDDES, ASSISTANT SECRETARY

DIRECTORS-

ROBERT C. DICKIE, BRUNO ELARI, KEITH H. MILES, EVAN N. HALE,
R.R. MITCHELL

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,038,225
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).....	7,219,061
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	92,654
C. LOANS, NET.....	7,126,407
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	4,070
11. FURNITURE AND FIXTURES, NET.....	19,725
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	93,895
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	8,282,322

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	27,541
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,893,511
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	2,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	3,812,269
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	24,699
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,760,020
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,893,511
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,838,968
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.....	991,551
31. OTHER LIABILITIES.....	38,702
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	6,790,273
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	200,000
37. UNDIVIDED PROFITS.....	792,049
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,492,049
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	8,282,322

AVCO AURORA INDUSTRIAL BANK
AURORA

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD GILSTRAP, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASSISTANT SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; JAMES ESA, ASSISTANT VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT/CASHIER; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENT/ASSISTANT SECRETARIES; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASSISTANT TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASSISTANT SECRETARIES; RICHARD BERTONI, CONTROLLER/ASSISTANT SECRETARY

DIRECTORS-

GERALD E. GILSTRAP, HERBERT F. SMITH, STEPHEN D. BRANDON, GARY L. FITE, JAMES ESA, RONALD BUKOW

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	9,625	
2. U.S. TREASURY SECURITIES.....		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	55,998	
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).....	2,556,255	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	111,483	
C. LOANS, NET.....	2,444,772	
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	75,121	
11. FURNITURE AND FIXTURES, NET.....	13,469	
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	16,276	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....	2,001	
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,617,262	

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	34,663	
18. NOW ACCOUNTS.....		
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....	63,204	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		
22. REGULAR CERTIFICATES OF DEPOSIT.....	68,507	
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....	802	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	167,176	
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	97,867	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	69,309	
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.....	1,904,484	
30. BILLS PAYABLE TO PARENT COMPANY.....	5,918	
31. OTHER LIABILITIES.....	2,077,578	
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,077,578	
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000	
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....	95,085	
37. UNDIVIDED PROFITS.....	244,599	
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	539,684	
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,617,262	

CITICORP SAVINGS AND INDUSTRIAL BANK
AURORA

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER;
 GEORGE POLAND, SECRETARY; RONALD PALMER, VICE-PRESIDENT/ASST. SECRETARY;
 CHARLES D. BRIGMAN, MICHAEL W. GLEASON, ASST. VICE-PRESIDENTS/ASST.
 SECRETARIES; JEANNIE OLSON, STEPHEN C. LOWRY, MICHAEL E. CONNALLY,
 DONNA K. CLARK, HASKELL EDELSTEIN, ASST. CASHIERS; RON R. ALLEN,
 VITO CALIA, JOEL DICTROW, ALFRED GROTELL, WILLIAM HAYDEN, ELLEN KALTMAN,
 KEON KOZAK, KATHLEEN MARSAL, JOHN OLMSTEAD, DENISE STRAIN, GERARD WHITE,
 VICE-PRESIDENTS; ROBERT KANE, ASSISTANT VICE-PRESIDENT

DIRECTORS-

DANIEL SAKLAD, GERALD FENSTERMAKER, ROBERT HORNER, JOHN STERLING, JR.

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,201,000
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).....	22,012,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	250,000
C. LOANS, NET.....	21,762,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	88,000
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.....	175,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	24,226,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	39,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,178,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	7,754,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	8,971,000
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.....	9,220,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	388,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	18,579,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	3,000,000
37. UNDIVIDED PROFITS.....	2,147,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	5,647,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	24,226,000

BERTHOUD INDUSTRIAL BANK
BERTHOUD

OFFICERS-

CAREY J. SALOMONSON, PRESIDENT; LOUIS F. BEIN, WALLY G. BIRKLEY, VICE-PRESIDENTS; VERNA F. NICHOLSON, SECRETARY

DIRECTORS-

LOUIS F. BEIN, WALLY G. BIRKLEY, CAREY J. SALOMONSON

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	656,975
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.....	74,305
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).....	1,688,452
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	28,746
C. LOANS, NET.....	1,659,706
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	73,376
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	15,645
15. OTHER ASSETS.....	66,102
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,546,109

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	116,653
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	935,169
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	230,300
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,031,073
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	14,909
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,328,104
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	935,169
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,261,373
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.....	
31. OTHER LIABILITIES.....	7,058
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,335,162
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	90,000
37. UNDIVIDED PROFITS.....	20,947
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	210,947
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,546,109

BANKWEST BOULDER INDUSTRIAL BANK
BOULDER

OFFICERS-

DAN R. KIELY, CHAIRMAN; JEFFREY T. RAST, PRESIDENT; GERALD L. CREERY,
VICE-PRESIDENT; CONNIE J. MOOS, SECRETARY/TREASURER

DIRECTORS-

DAN R. KIELY, JEFFREY T. RAST, GERALD L. CREERY, CONNIE J. MOOS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		214,172
2. U.S. TREASURY SECURITIES.....		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....		77,427
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).....	1,598,662	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	17,000	
C. LOANS, NET.....		1,581,662
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		13,303
11. FURNITURE AND FIXTURES, NET.....		13,529
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		15,163
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		1,915,256

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....		59,044
18. NOW ACCOUNTS.....		
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....		337,858
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		9,318
22. REGULAR CERTIFICATES OF DEPOSIT.....		307,533
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		3,925
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		717,678
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	396,902	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	320,776	
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.....		4,118
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		721,796
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....		200,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		800,000
37. UNDIVIDED PROFITS.....		193,460
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		1,193,460
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....		1,915,256

BOULDER U. S. INDUSTRIAL BANK
BOULDER

OFFICERS-

R. C. DICKIE, PRESIDENT; BRUNO L. ELARI, SENIOR VICE-PRESIDENT;
RIC PEREZ, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY; PAUL M. DEVORE,
TREASURER; R. D. GEDDES

DIRECTORS-

R. C. DICKIE, BRUNO L. ELARI, KEITH H. MILES, EVAN N. HALE,
R. R. MITCHELL

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,475,400
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).....	3,345,158
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	61,010
C. LOANS, NET.....	3,284,148
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	10,275
11. FURNITURE AND FIXTURES, NET.....	17,737
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	59,617
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,847,177

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	86,054
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	2,166,759
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	20,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,368,584
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	18,368
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,659,765
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,166,759
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,406,952
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.....	25,655
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,685,420
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	150,000
37. UNDIVIDED PROFITS.....	511,757
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,161,757
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	4,847,177

CITICORP BOULDER SAVINGS AND INDUSTRIAL BANK
BOULDER

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER;
RONALD PALMER, VICE-PRESIDENT/ASST. SECRETARY; GEORGE POLAND, SECRETARY;
CHARLES D. BRIGMAN, MICHAEL W. GLEASON, ASST. VICE-PRESIDENTS/ASST.
SECRETARIES

DIRECTORS-

DANIEL A. SAKLAD, GERALD L. FENSTERMAKER, ROBERT D. HORNER

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	4,144,000
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).....	14,147,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	155,000
C. LOANS, NET.....	13,992,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	56,000
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.....	197,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	18,389,000

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	9,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	6,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,188,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	7,769,000
23. BROKED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	8,972,000
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.....	5,007,000
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	206,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	14,185,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	3,000,000
37. UNDIVIDED PROFITS.....	704,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	4,204,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	18,389,000

MELLON BOULDER INDUSTRIAL BANK
BOULDER

OFFICERS-

CHARLES W. BENJAMIN, PRESIDENT; GENE L. HURLBURT, VICE-PRESIDENT;
FORREST E. WEBB, ROBERT C. MEYERS, ASSISTANT VICE-PRESIDENTS;
WALTER E. EMMONS, SECRETARY; PAUL B. MIERKIEWICZ, TREASURER

DIRECTORS-

CHARLES W. BENJAMIN, WALTER F. EMMONS, THOMAS A. HAEUSSLER

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,620,517
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	100,000
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	137,770
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	7,512
7. EXCESS FUNDS SOLD.....	5,160,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,951,019
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	77,000
C. LOANS, NET.....	3,874,019
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	15,883
11. FURNITURE AND FIXTURES, NET.....	48,423
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	241,978
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	2
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	18,295
15. OTHER ASSETS.....	415,871
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	11,640,270

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	1,175,258
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	2,118,634
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	3,570,518
22. REGULAR CERTIFICATES OF DEPOSIT.....	3,664,764
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	117,091
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	10,646,265
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,118,634
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	7,352,373
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.....	
31. OTHER LIABILITIES.....	38,546
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	10,684,811
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	250,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	500,000
37. UNDIVIDED PROFITS.....	205,459
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	955,459
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	11,640,270

BROOMFIELD CREDITRIFT INDUSTRIAL BANK
BROOMFIELD

OFFICERS-

WENDELL L. DIXON, PRESIDENT; LOUIS DURFEE, ROSSITER A. ARMSTRONG, JOHN J. BOLGER, TROY GOODWIN, JOSEPH L. HENRY, FRED S. KOHLRUSS, ERIC H. KREBS, DAVID M. LACKEY, GEORGE M. LINDSTROM, JAMES I. MANLEY, HAROLD R. PALMEN, ROBERT R. PATTON, JAMES A. RICHARDS, DAVID C. SEELEY, JAMES S. SNYDER, TIMOTHY A. TEMPLE, MILLARD C. WILDENSTEIN, VICE-PRESIDENTS; WILLIAM A. ROTZIEN, SECRETARY; HOWARD E. PARKER, TREASURER; JAY ANDREW HARP, ASST. SECRETARY; WILLIAM A. NEFF, ASST. TREASURER; ROBERT P. PLUMMER, ASST. TREASURER & CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, WILLIAM A. ROTZIEN

 DECEMBER 31, 1986

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).....	1,851,080	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	44,417	
C. LOANS, NET.....		1,806,663
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		
11. FURNITURE AND FIXTURES, NET.....		3,629
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		64,828
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		2,583
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		1,878,003

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.....		36,207
30. BILLS PAYABLE TO PARENT COMPANY.....		158,012
31. OTHER LIABILITIES.....		9,268
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		203,487
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....		200,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		800,000
37. UNDIVIDED PROFITS.....		674,516
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		1,674,516
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....		1,878,003

CANON CITY 1ST INDUSTRIAL BANK
CANON CITY

OFFICERS-

HAROLD W. DOBSON, PRESIDENT; ROBERT D. WILSON, VICE-PRESIDENT;
B. LYNNE MURRAY, SECRETARY; DEE A. HYDE, TREASURER

DIRECTORS-

HAROLD W. DOBSON, CLIFFORD E. KATALIN, ROBERT D. WILSON, HARRIS SIMMONS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,215,716
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).....	3,303,028
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	65,000
C. LOANS, NET.....	3,238,028
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	1
11. FURNITURE AND FIXTURES, NET.....	3,032
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	55,964
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	15,228
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	172,650
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,700,619

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	83,859
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	634,804
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	114,391
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,745,453
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	1,988,000
25. ACCRUED INTEREST ON ALL DEPOSITS.....	54,427
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,620,934
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	634,804
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,895,435
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.....	844,000
31. OTHER LIABILITIES.....	10,152
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,475,086
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	100,000
37. UNDIVIDED PROFITS.....	25,533
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	225,533
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	5,700,619

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, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	706,000
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	2,406,000
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	18,000
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	380,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	5,747,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	68,000
C. LOANS, NET.....	5,679,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	77,000
11. FURNITURE AND FIXTURES, NET.....	
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	125,000
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	141,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	9,532,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	1,029,000
18. NOW ACCOUNTS.....	834,000
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,453,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	399,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	4,825,000
23. BROKERED DEPOSITS.....	100,000
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	8,640,000
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.....	114,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	8,754,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	500,000
37. UNDIVIDED PROFITS.....	178,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	778,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	9,532,000

AMERICAN INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

T. D. PROVANCE, PRESIDENT/CHAIRMAN OF BOARD; DONALD L. GROSS, EXECUTIVE VICE-PRESIDENT/CASHIER; GEORGE B.P. WARD, JR., SECRETARY; A.G. DECECCO, VICE-PRESIDENT/ASSISTANT SECRETARY; NICOLE G. GRIER, ROCKY A. PLOUVIER, ASSISTANT VICE-PRESIDENTS

DIRECTORS-

DONALD L. GROSS, T. D. PROVANCE, HUGH A. WOLTZEN, GEORGE B.P. WARD, JR.

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	860,876
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	1,203,599
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).....	21,369,108
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	223,204
C. LOANS, NET.....	21,145,904
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	7,129
11. FURNITURE AND FIXTURES, NET.....	10,430
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	189,072
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	549,801
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	23,966,811

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	85,215
18. NOW ACCOUNTS.....	259
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,258,252
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	2,659,709
22. REGULAR CERTIFICATES OF DEPOSIT.....	9,319,708
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	174,903
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	13,498,046
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,258,511
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	12,154,320
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.....	7,086,000
31. OTHER LIABILITIES.....	270,068
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	20,854,114
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	801,811
37. UNDIVIDED PROFITS.....	2,110,886
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	3,112,697
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	23,966,811

AVCO ACADEMY INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; LESLIE R. WAGGONER, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASSISTANT SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; JAMES ESA, ASST VICE-PRESIDENT; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES; RICHARD I. BERTONI, CONTROLLER/ASSISTANT SECRETARY

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH, JAMES ESA

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	7,842
2. U.S. TREASURY SECURITIES.....	9,866
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).....	3,394,236
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	139,473
C. LOANS, NET.....	3,254,763
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	2,442
11. FURNITURE AND FIXTURES, NET.....	8,201
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	2,183
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,285,297

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	48,269
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	27,712
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	10,714
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	3,220
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	89,915
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	75,981
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	13,934
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.....	2,194,177
31. OTHER LIABILITIES.....	18,878
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,302,970
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	550,000
37. UNDIVIDED PROFITS.....	232,327
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	982,327
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	3,285,297

AVCO COLORADO SPRINGS INDUSTRIAL BANK
 COLORADO SPRINGS

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; MARILYN R. BONDURANT, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; JAMES ESA, ASSISTANT VICE-PRESIDENT; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASSISTANT TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASSISTANT SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH, JAMES ESA

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	7,595
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).....	3,457,955
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	131,039
C. LOANS, NET.....	3,326,916
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	13,764
11. FURNITURE AND FIXTURES, NET.....	19,594
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	14,296
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	6,418
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,415,022

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	33,243
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	37,507
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	45,400
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	638
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	116,788
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	70,750
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	46,038
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.....	2,317,977
31. OTHER LIABILITIES.....	11,248
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,446,013
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	550,000
37. UNDIVIDED PROFITS.....	219,009
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	969,009
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	3,415,022

CITICORP COLORADO SPRINGS SAVINGS & INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER;
RONALD PALMER, VICE-PRESIDENT/ASST. SECRETARY; GEORGE POLAND/SECRETARY;
RON R. ALLEN, VICE-PRESIDENT; CHARLES D. BRIGMAN, MICHAEL W. GLEASON,
ASST. VICE-PRESIDENTS/ASST. SECRETARIES

DIRECTORS-

DANIEL A. SAKLAD, GERALD L. FENSTERMAKER, ROBERT D. HORNER

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,200,000
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).....	33,121,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	348,000
C. LOANS, NET.....	32,773,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	80,000
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.....	238,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	35,291,000

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	3,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	477,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	8,076,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	8,556,000
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.....	19,564,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	1,218,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	29,338,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	2,000,000
37. UNDIVIDED PROFITS.....	3,453,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	5,953,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	35,291,000

COLORADO SPRINGS SECURITY PACIFIC INDUSTRIAL BANK
 COLORADO SPRINGS

OFFICERS-

JAMES A. KONRATH, PRESIDENT; RICHARD MCMANUS, VICE-PRESIDENT/SECRETARY;
 CHARLES G. DAHL, VICE-PRESIDENT/TREASURER; CARL F. DETWEILER, VICE-
 PRESIDENT/CONTROLLER; CLAUDIA S. CHAN-SHAFFER, R. HAROLD OWENS,
 TERRY POLLMAN, VICE-PRESIDENTS

DIRECTORS-

JAMES A. KONRATH, TIMOTHY P. DEVLIN, RICHARD P. MCMANUS, R. HAROLD OWENS

 DECEMBER 31, 1986

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).....	3,774,456
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	135,810
C. LOANS, NET.....	3,638,646
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	8,638
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.....	36,860
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,685,444

 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.....	2,235,531
31. OTHER LIABILITIES.....	77,026
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,312,557
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	800,000
37. UNDIVIDED PROFITS.....	372,887
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,372,887
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	3,685,444

COLORADO SPRINGS U. S. INDUSTRIAL BANK
 COLORADO SPRINGS

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO L. ELARI, SENIOR VICE-PRESIDENT;
 JOHN L. SANDEN, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY; R.D. GEDDES,
 ASSISTANT SECRETARY

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES, EVAN N. HALE, R.R. MITCHELL

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	257,207
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).....	2,699,488
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	41,443
C. LOANS, NET.....	2,658,045
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	1,687
11. FURNITURE AND FIXTURES, NET.....	31,275
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	19,115
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,967,329

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	7,804
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	493,497
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,031,069
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	8,895
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,541,265
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	493,497
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,039,964
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.....	271,717
31. OTHER LIABILITIES.....	17,973
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,830,955
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	500,000
37. UNDIVIDED PROFITS.....	136,374
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,136,374
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,967,329

FIRST COMMUNITY INDUSTRIAL BANK
 COLORADO SPRINGS

OFFICERS-

MIKE M. PAPPAS, CEO; JAMES A. BARE, PRESIDENT/COO; WAYNE L. EVANS, EXECUTIVE VICE-PRESIDENT; EUGENE CALL, L. VANE CARROLL, JR., SR. VICE-PRESIDENTS; GARY M. SMITH, SECRETARY/SR. VICE-PRESIDENT/GENERAL COUNSEL; GEORGE ABBRUSCATO, VICE-PRESIDENT/CONTROLLER; EUGENE J. CURTIS, VICE-PRESIDENT; BRUCE F. ANTENBERG, VICE-PRESIDENT/TREASURER/CASHIER; DON POLMELEO, VICE-PRESIDENT/MGR./SECURITY OFFICER; MICHELLE A. PIVAR, ASST. VICE-PRESIDENT/ASSISTANT SECRETARY; ROBERT M. ROWLAND, ALAN W. RAU, ASST. VICE-PRESIDENTS; PEGGY H. KRAMER, ASST. SECRETARY; SCOTT L. STANTON, JOHN R. ENGELHARDT, ASSISTANT TREASURERS

DIRECTORS-

EUGENE C. CALL, CARL F. GEUTHER, MIKE M. PAPPAS, GARY M. SMITH, STEPHAN F. ADAMS, JAMES A. BARE, J. VANE CARROLL, JR.

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,488,000
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).....	9,283,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	93,000
C. LOANS, NET.....	9,190,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	28,000
11. FURNITURE AND FIXTURES, NET.....	
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	119,000
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	274,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	11,099,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	134,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	3,329,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,634,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	3,619,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	8,716,000
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.....	950,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	270,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	9,936,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	610,000
37. UNDIVIDED PROFITS.....	353,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,163,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	11,099,000

LIBERTY INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

H. C. GERBER, PRESIDENT/CHAIRMAN OF BOARD; L. LORINE WADE, CORPORATE
SECRETARY; LONNIE L. GERBER, MARIE H. ERCINAS, VICE-PRESIDENTS

DIRECTORS-

MARIE H. ERCINAS, H.C. GERBER, LONNIE L. GERBER, LURLINE A. GERBER,
L. LORINE WADE

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,319,929
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).....	3,460,148
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	51,000
C. LOANS, NET.....	3,409,148
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	8,069
11. FURNITURE AND FIXTURES, NET.....	8,841
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	50,733
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	151,169
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,022,889

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	966,164
18. NOW ACCOUNTS.....	656,764
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	216,846
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	250,832
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,159,503
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	71,708
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,321,817
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,839,774
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,482,043
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.....	26,192
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,348,009
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	400,000
37. UNDIVIDED PROFITS.....	74,880
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	674,880
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	5,022,889

BASIN INDUSTRIAL BANK
CORTEZ

OFFICERS-

CHARLES STOCKDALE, PRESIDENT; JACK HAWKINS, CHAIRMAN OF BOARD;
GEORGE BUCK, JR., VICE-PRESIDENT; DEIDRA STOCKDALE, SECRETARY/TREASURER

DIRECTORS-

GEORGE R. BUCK, JR., JACK HAWKINS, G. W. MCCUTCHEON, CHARLES STOCKDALE,
MELVIN J. REDDY

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	741,792
2. U.S. TREASURY SECURITIES.....	320,000
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	5,000
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).....	1,382,221
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	20,364
C. LOANS, NET.....	1,361,857
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	9,835
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	63,813
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	100,000
15. OTHER ASSETS.....	6,871
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,609,168

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	525,371
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	215,474
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	226,209
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,414,997
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,382,051
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	215,474
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,641,206
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.....	1,986
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,384,037
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	60,000
37. UNDIVIDED PROFITS.....	65,131
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	225,131
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,609,168

AVCO CRAIG INDUSTRIAL BANK
CRAIG

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GREGORY S. ALLEN, VICE-PRESIDENT/CASHIER; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; RICHARD I. BERTONI, CONTROLLER/ASSISTANT SECRETARY; JAMES ESA, ASST. VICE-PRESIDENT; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, JAMES ESA, HERBERT A. SMITH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		18,004
2. U.S. TREASURY SECURITIES.....		39,481
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).....	1,540,767	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	58,972	
C. LOANS, NET.....		1,481,795
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		13,597
11. FURNITURE AND FIXTURES, NET.....		16,974
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		353
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		1,570,204

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....		124,338
18. NOW ACCOUNTS.....		
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....		192,724
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		
22. REGULAR CERTIFICATES OF DEPOSIT.....		59,617
23. BROKED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		2,069
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		378,748
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	317,062	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	61,686	
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.....		822,786
31. OTHER LIABILITIES.....		5,219
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		1,206,753
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....		100,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		151,030
37. UNDIVIDED PROFITS.....		112,421
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		363,451
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....		1,570,204

AMERICAN INDUSTRIAL BANK/CHERRY CREEK
DENVER

OFFICERS-

T. D. PROVANCE, PRESIDENT/CHAIRMAN; G. B. P. WARD, JR., SECRETARY;
A. G. DECECCO, VICE-PRESIDENT/SECRETARY; LEE C. OVERSON, VICE-PRESIDENT/
CASHIER

DIRECTORS-

LEE C. OVERSON, T. D. PROVANCE, G. B. P. WARD, JR., HUGH A. WOLTZEN

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		216,119
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).....	4,779,836	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	51,570	
C. LOANS, NET.....		4,728,266
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		1,926
11. FURNITURE AND FIXTURES, NET.....		13,329
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		68,209
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		5,027,849

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....		50,684
18. NOW ACCOUNTS.....		
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....		286,739
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		58,596
22. REGULAR CERTIFICATES OF DEPOSIT.....		573,302
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		50,322
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		1,019,643
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	286,739	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	682,220	
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.....		2,685,000
31. OTHER LIABILITIES.....		30,425
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		3,735,068
33. SUBORDINATED NOTES AND DEBENTURES.....		

 EQUITY CAPITAL:

34. COMMON STOCK.....		200,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		800,000
37. UNDIVIDED PROFITS.....		292,781
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		1,292,781
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....		5,027,849

AVCO COLORADO INDUSTRIAL BANK
DENVER

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; ROBERT KAUFFMANN, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; JAMES ESA, ASST. VICE-PRESIDENT; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, JAMES ESA, GARY L. FITE,
GERALD E. GILSTRAP, HERBERT F. SMITH

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	25,018
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).....	2,417,362
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	108,664
C. LOANS, NET.....	2,308,698
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	24,525
11. FURNITURE AND FIXTURES, NET.....	12,713
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	2,310
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,549,871

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	357,113
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	214,201
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	224,349
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	2,214
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	797,877
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	571,314
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	226,563
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.....	613,318
31. OTHER LIABILITIES.....	7,685
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,418,880
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	300,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	320,233
37. UNDIVIDED PROFITS.....	510,758
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,130,991
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,549,871

AVCO INDUSTRIAL BANK
DENVER

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; MARVIN LEWIS, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES; JAMES ESA, ASST. VICE-PRESIDENT; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH, JAMES ESA

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,979
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).....	1,609,528
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	56,064
C. LOANS, NET.....	1,553,464
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	7,051
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	662
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,584,940

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	18,984
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	9,815
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	7,281
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	67
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	36,147
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	28,799
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	7,348
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.....	1,090,135
31. OTHER LIABILITIES.....	5,210
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,131,492
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	128,592
37. UNDIVIDED PROFITS.....	224,856
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	453,448
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	1,584,940

BANKWEST INDUSTRIAL BANK
DENVER

OFFICERS-

DAN R. KIELY, CHAIRMAN OF THE BOARD; GERALD L. CREERY, PRESIDENT;
SIDNEY L. ZAHALSKY, VICE-PRESIDENT/SECRETARY

DIRECTORS-

GERALD L. CREERY, DAN R. KIELY, CONNIE J. MOOS, GARY L. RIPE,
SIDNEY L. ZAHALSKY

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		1,436,656
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).....	4,372,851	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	45,500	
C. LOANS, NET.....		4,327,351
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		20,222
11. FURNITURE AND FIXTURES, NET.....		58,449
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		47,113
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		128,442
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		6,018,233

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....		23,850
18. NOW ACCOUNTS.....		18,233
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....		1,119,901
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		1,442,436
22. REGULAR CERTIFICATES OF DEPOSIT.....		2,980,536
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		41,146
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		5,626,102
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,161,984	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	4,464,118	
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.....		120,311
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		5,746,413
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....		200,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		40,000
37. UNDIVIDED PROFITS.....		31,820
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		271,820
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....		6,018,233

BROADWAY MANUFACTURERS HANOVER INDUSTRIAL BANK
DENVER

OFFICERS-

FLOYD A. TYLER, 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-

WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS N. RYAN, EDWARD W. MAY,
FLOYD A. TYLER, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	848,000
2. U. S. TREASURY SECURITIES.....	
3. U. S. GOVERNMENT AGENCIES AND CORPORATIONS.....	63,000
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).....	15,403,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	156,000
C. LOANS, NET.....	15,247,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	35,000
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.....	96,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	16,294,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	193,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,137,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	360,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	3,018,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,708,000
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.....	7,521,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	213,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	12,442,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	250,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	1,250,000
37. UNDIVIDED PROFITS.....	2,352,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	3,852,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	16,294,000

CHASE MANHATTAN INDUSTRIAL BANK
DENVER

OFFICERS-

BARRY WESTERLAND, PRESIDENT; JOEL L. EPSTEIN, CHAIRMAN/VICE-PRESIDENT;
PETER J. HUMPHREYS, VICE-PRESIDENT; MARTHA A. HOLYFIELD, JOY L. HINSHAW,
MARY BELL, 2ND VICE-PRESIDENTS; MICHAEL E. CARLSON, SECRETARY

DIRECTORS-

LEONARD J. PROSCIA, JOEL L. EPSTEIN, BARRY C. WESTERLAND

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	206,854
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).....	92,041,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	920,500
C. LOANS, NET.....	91,120,500
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	14,810
11. FURNITURE AND FIXTURES, NET.....	49,956
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.....	665,221
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	92,060,341

 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.....	244,698
25. ACCRUED INTEREST ON ALL DEPOSITS.....	33,267
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	277,965
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	277,965
27. EXCESS FUNDS PURCHASED.....	78,481,582
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.....	558,009
31. OTHER LIABILITIES.....	1,779,127
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	81,096,683
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	7,500,000
37. UNDIVIDED PROFITS.....	2,963,658
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	10,963,658
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	92,060,341

CHAVES INDUSTRIAL BANK
DENVER

OFFICERS-

RICHARD CHAVES, PRESIDENT; KATHLEEN CHAVES, SECRETARY/TREASURER;
VIRGINIA SMITH, ASSISTANT SECRETARY

DIRECTORS-

RICHARD CHAVES, POLLY BACA, PAUL SALAS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	448,205	
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).....	4,179,027	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	171,000	
C. LOANS, NET.....		4,008,027
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		16,517
11. FURNITURE AND FIXTURES, NET.....		85,174
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		719,556
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		100,000
15. OTHER ASSETS.....		1,128,875
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		6,506,354

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.....		6,003,741
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		383,686
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		6,387,427
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	6,387,427	
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.....		22,396
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		6,409,823
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....	300,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	160,000
37. UNDIVIDED PROFITS.....	363,469-
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	96,531
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	6,506,354

CITICORP DENVER SAVINGS AND INDUSTRIAL BANK
DENVER

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER;
RONALD PALMER, VICE-PRESIDENT/SECRETARY; GEORGE POLAND, SECRETARY;
RON R. ALLEN, VICE-PRESIDENT; CHARLES D. BRIGMAN, MICHAEL W. GLEASON,
ASST. VICE-PRESIDENT/ASST. SECRETARIES

DIRECTORS-

DANIEL A. SAKLAD, GERALD L. FENSTERMAKER, ROBERT D. HORNER

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	6,141,000
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).....	11,213,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	128,000
C. LOANS, NET.....	11,085,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	54,000
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.....	192,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	17,472,000

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	1,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	4,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	946,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	6,094,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	101,000
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	7,146,000
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.....	6,334,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	361,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	13,841,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	2,000,000
37. UNDIVIDED PROFITS.....	1,131,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	3,631,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	17,472,000

COMMERCIAL CREDIT INDUSTRIAL BANK
DENVER

OFFICERS-

J.B. DUVALL, PRESIDENT; J.E. MULLINS, J.R. PATTERSON, J.I. JONES,
VICE-PRESIDENTS; S.G. NATHANSON, SECRETARY; S.J. RZECZKOWSKI, TREASURER;
S.A. SLIVECKY, ASST. SECRETARY/ASST. TREASURER

DIRECTORS-

JAMES MULLINS, GERALD PETERSON, J.R. PATTERSON

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	107,112
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).....	5,992,018
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	148,964
C. LOANS, NET.....	5,843,054
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	9,269
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	162,984
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	6,122,419

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	2,411
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	47,309
22. REGULAR CERTIFICATES OF DEPOSIT.....	107,801
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	1
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	157,522
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	155,111
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.....	4,559,623
31. OTHER LIABILITIES.....	480,749
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,197,894
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	563,626
37. UNDIVIDED PROFITS.....	260,899
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	924,525
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	6,122,419

COMMERCIAL INDUSTRIAL BANK
DENVER

OFFICERS-

WENDELL L. DIXON, PRESIDENT; ORSSITER A. ARMSTRONG, JOHN J. BOLGER, LOUIS DURFEE, TROY GOODWIN, JOSEPH L. HENRY, FRED S. KOHLRUSS, ERIC H. KREBS, DAVID M. LACKEY, GEORGE M. LINDSTROM, JAMES I. MANLEY, HAROLD R. PALMEN, ROBERT R. PATTON, JAMES A. RICHARDS, DAVID SEELEY, JAMES S. SNYDER, TIMOTHY A. TEMPLE, MILLARD C. WILDENSTEIN, VICE-PRESIDENTS; WILLIAM A. ROTZIEN, SECRETARY; HOWARD E. PARKER, TREASURER; JAY ANDREW HARP, ASST. SECRETARY; WILLIAM A. NEFF, ASST. TREASURER; ROBERT P. PLUMMER, ASST. TREASURER AND CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, WILLIAM A. ROTZIEN

 DECEMBER 31, 1986

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).....	3,232,964	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	76,388	
C. LOANS, NET.....		3,156,576
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		
11. FURNITURE AND FIXTURES, NET.....		1,107
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		105,855
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		2,286
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		3,266,324

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.....		22,934
30. BILLS PAYABLE TO PARENT COMPANY.....		389,529
31. OTHER LIABILITIES.....		8,937
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		421,400
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....		500,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		1,000,000
37. UNDIVIDED PROFITS.....		1,344,924
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		2,844,924
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....		3,266,324

DENVER MANUFACTURERS HANOVER INDUSTRIAL BANK
DENVER

OFFICERS-

FLOYD A. TYLER, 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; JESSICA E. DEWITT, MANAGER

DIRECTORS-

WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS M. RYAN, EDWARD W. MAY,
FLOYD A. TYLER, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	744,000
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	61,000
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).....	9,758,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	99,000
C. LOANS, NET.....	9,659,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	13,000
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.....	110,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	10,587,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	211,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,573,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	100,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	3,116,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,000,000
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.....	1,282,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	155,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	6,437,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	2,400,000
37. UNDIVIDED PROFITS.....	1,650,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	4,150,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	10,587,000

MANUFACTURERS HANOVER INDUSTRIAL BANK
DENVER

OFFICERS-

FLOYD A. TYLER, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER
DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-
PRESIDENT/SECRETARY; RUTH L. PALBE, VICE-PRESIDENT/ASSISTANT SECRETARY;
REGIS J. FOCHLER, VICE-PRESIDENT

DIRECTORS-

WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS M. RYAN, EDWARD W. MAY,
FLOYD A. TYLER, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	962,000
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	142,000
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).....	9,683,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	101,000
C. LOANS, NET.....	9,582,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	42,000
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.....	90,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	10,818,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	159,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,992,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	358,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	3,640,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	6,149,000
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.....	1,546,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	143,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	7,838,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	300,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	1,200,000
37. UNDIVIDED PROFITS.....	1,480,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	2,980,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	10,818,000

METROPOLITAN INDUSTRIAL BANK
DENVER

OFFICERS-

VICTOR LEDERMAN, PRESIDENT; DANNI LEDERMAN, VICE-PRESIDENT/SECRETARY;
HARLAN RAY, TREASURER, CHARLES CARVER, VICE-PRESIDENT/TREASURER

DIRECTORS-

MICHAEL BRUNTSCHWIG, DANNI LEDERMAN, VICTOR LEDERMAN,
HARLAN RAY, CHARLES CARVER, DONALD WAKNIN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,468,000
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.....	26,000
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	11,558,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	124,000
C. LOANS, NET.....	11,434,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	297,000
11. FURNITURE AND FIXTURES, NET.....	
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	154,000
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	931,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	15,310,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	698,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,681,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	11,392,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	264,000
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	14,035,000
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.....	231,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	14,266,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	528,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	322,000
37. UNDIVIDED PROFITS.....	194,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,044,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	15,310,000

NORTH DENVER 1ST INDUSTRIAL BANK
DENVER

OFFICERS-

W. HAROLD DOBSON, CHAIRMAN OF BOARD/PRESIDENT;
HARRIS H. SIMMONS, TREASURER/SECRETARY; B. LYNNE MURRAY, SECRETARY

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, HARRIS H. SIMMONS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,124,179
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).....	2,926,193
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	35,115
C. LOANS, NET.....	2,891,078
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	1,300
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	4,443
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	122,162
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,143,162

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	282,635
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	296,960
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	162,085
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,868,628
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	28,309
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,638,617
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	296,960
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,059,022
27. EXCESS FUNDS PURCHASED.....	993,500
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.....	30,988
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,663,105
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	100,000
37. UNDIVIDED PROFITS.....	180,057
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	480,057
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	5,143,162

RESOURCES INDUSTRIAL BANK
DENVER

OFFICERS-

M. KATHALYNN HARDISTY, PRESIDENT; SCOTT PETERSON, LOAN OFFICER;
RAY OTTE, JR., VICE-PRESIDENT/CASHIER/SECRETARY

DIRECTORS-

ARTHUR H. GOLDBERT, STEPHEN SIMMS, RICHARD P. HEBNER, GERARD M. LAVIN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,367,000
2. U.S. TREASURY SECURITIES.....	4,182,000
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.....	2,200,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	21,464,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	294,000
C. LOANS, NET.....	21,170,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	90,000
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.....	384,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	29,393,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	158,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	10,407,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	56,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	3,330,000
23. BROKERED DEPOSITS.....	11,631,000
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	25,582,000
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.....	977,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	26,559,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	1,050,000
37. UNDIVIDED PROFITS.....	1,584,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	2,834,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	29,393,000

ROCKY MOUNTAIN 1ST INDUSTRIAL BANK
DENVER

OFFICERS-

CLIFFORD E. KATALIN, PRESIDENT;
B. LYNNE MURRAY, SECRETARY; HARRIS SIMMONS, TREASURER

DIRECTORS-

HAROLD W. DOBSON, CLIFFORD O. KATALIN, HARRIS SIMMONS,
DALE WESTERGARD

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	3,883,000
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	395,000
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).....	13,722,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	170,000
C. LOANS, NET.....	13,552,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	32,000
11. FURNITURE AND FIXTURES, NET.....	
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	185,000
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	203,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	18,262,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	591,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	2,865,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,316,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	11,675,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	16,447,000
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.....	531,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	16,978,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	200,000
37. UNDIVIDED PROFITS.....	884,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,284,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	18,262,000

FIRST SUMMIT INDUSTRIAL BANK
DILLON

OFFICERS-

RON HANSEN, PRESIDENT; JAMES D. ASHER, EXECUTIVE VICE-PRESIDENT;
ELIZABETH BASHANT, VICE-PRESIDENT/CASHIER

DIRECTORS-

WILLIAM R. HANSEN, JAMES D. ASHER, JOSEPH D. JOHNSON, WINTON A. WINTER,
ELI ROBERTSON, SUSAN OPLAND

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	503,000
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).....	784,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	13,000
C. LOANS, NET.....	771,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	7,000
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.....	13,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,294,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	65,000
18. NOW ACCOUNTS.....	549,000
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	279,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	235,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,128,000
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.....	18,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,146,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	100,000
36. SURPLUS.....	
37. UNDIVIDED PROFITS.....	52,000-
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	148,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	1,294,000

COLORADO INDUSTRIAL BANK
EATON

OFFICERS-

WILLIAM A. BOWNESS, PRESIDENT; VELMA L. DILLON, EXECUTIVE VICE-
PRESIDENT; LINDA E. YOST, CASHIER

DIRECTORS-

CARL A. BENSON, WILLIAM BOWNESS, VELMA L. DILLON, JOHN BOWNESS,
MELVIN D. SEVERSON

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		533,717
2. U.S. TREASURY SECURITIES.....		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....		79,289
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....		
5. OTHER BONDS, NOTES AND DEBENTURES.....		85,279
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....		
7. EXCESS FUNDS SOLD.....		50,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,206,144	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	25,216	
C. LOANS, NET.....		1,180,928
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		29,556
11. FURNITURE AND FIXTURES, NET.....		18,456
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		65,929
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		2,043,154

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....		206,742
18. NOW ACCOUNTS.....		
19. PAYABLE THRU DRAFT ACCOUNTS.....		292,043
20. MONEY MARKET ACCOUNTS.....		256,743
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		56,794
22. REGULAR CERTIFICATES OF DEPOSIT.....		934,015
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		9,340
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		1,755,677
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	548,786	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,000,149	
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.....		21,277
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		1,776,954
33. SUBORDINATED NOTES AND DEBENTURES.....		

 EQUITY CAPITAL:

34. COMMON STOCK.....		100,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		125,000
37. UNDIVIDED PROFITS.....		41,200
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		266,200
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....		2,043,154

AVCO ENGLEWOOD INDUSTRIAL BANK
ENGLEWOOD

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; DONALD THOMAS, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY; JAMES ESA, ASST. VICE-PRESIDENT; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, JAMES ESA, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	18,171
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).....	2,876,010
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	102,420
C. LOANS, NET.....	2,773,590
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	4,000
11. FURNITURE AND FIXTURES, NET.....	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.....	6,419
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,827,500

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	51,089
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	13,385
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	43,072
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	754
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	108,300
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	64,474
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	43,826
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.....	1,980,824
31. OTHER LIABILITIES.....	4,907
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,094,031
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	400,000
37. UNDIVIDED PROFITS.....	233,469
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	733,469
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,827,500

AVCO SOUTHEAST INDUSTRIAL BANK
ENGLEWOOD

OFFICERS-

CHARLES RINEHART, PRESIDENT; ROBERT BRAZEAU, RONALD BUKOW,
GERALD E. GILSTRAP, VICE-PRESIDENTS; TERRY REICHEN, VICE-PRESIDENT/
CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY L. FITE,
VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN D. BRANDON, VICE-
PRESIDENT/ASST. SECRETARY; JAMES ESA, ASST. VICE-PRESIDENT;
BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST.
SECRETARIES; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY;
EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS;
LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP,
HERBERT F. SMITH, JAMES ESA

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		5,484
2. U. S. TREASURY SECURITIES.....		9,863
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).....	1,885,060	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	72,142	
C. LOANS, NET.....		1,812,918
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		6,381
11. FURNITURE AND FIXTURES, NET.....		6,092
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		98,011
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		104
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		1,938,853

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....		26,840
18. NOW ACCOUNTS.....		
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....		34,361
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		
22. REGULAR CERTIFICATES OF DEPOSIT.....		400
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		76
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		61,677
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	61,201	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	476	
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.....		998,330
31. OTHER LIABILITIES.....		4,124
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		1,064,131
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....		200,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		550,000
37. UNDIVIDED PROFITS.....		124,722
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		874,722
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....		1,938,853

CHRYSLER FIRST INDUSTRIAL BANK
ENGLEWOOD

OFFICERS-

E. F. RABENOLD, PRESIDENT; L.G. CONNORS, B.W. HANSEN, W.R. HOBSON,
R.E. NYCE, VICE-PRESIDENTS; J.A. GUTIERREZ, VICE-PRESIDENT/MANAGER;
G.J. GIAMALIS, ASSISTANT VICE-PRESIDENT; C.J. EBY, SECRETARY

DIRECTORS-

R.C. PETERS, E.F. RABENOLD, W.J. PENZA, M.N. PARKS

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	133,429	
2. U.S. TREASURY SECURITIES.....	197,617	
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).....	15,965,659	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	159,657	
C. LOANS, NET.....		15,806,002
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		
11. FURNITURE AND FIXTURES, NET.....		63,536
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		464,992
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		16,665,576

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....		221,350
18. NOW ACCOUNTS.....		
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....		258,023
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		
22. REGULAR CERTIFICATES OF DEPOSIT.....		949,322
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		122,367
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		1,551,062
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	258,023	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,071,689	
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.....		10,712,730
31. OTHER LIABILITIES.....		2,127,173
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		14,390,965
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....		200,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		1,183,517
37. UNDIVIDED PROFITS.....		891,094
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		2,274,611
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....		16,665,576

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, 1986

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, EXEC. VICE-PRESIDENT;
ROSINA M. GIBB, TRENT HEITZ, GINGER L. MARCUS, VICKI FENSTERMACHER,
PATRICIA A. SAINT JOHN, VICE-PRESIDENTS; NANCY STAGGS, SECRETARY/CASHIER

DIRECTORS-

VICKI FENSTERMACHER, ROSINA M. GIBB, DIANE C. KAY, GINGER L. MARCUS,
PATRICIA A. SAINT JOHN, RONALD F. WEISZMANN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	410,949
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	825,416
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	46,462
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,470,819
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	16,244
C. LOANS, NET.....	1,454,575
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	1,084
11. FURNITURE AND FIXTURES, NET.....	208,575
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	225,686
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	355,558
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,528,305

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	268,929
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,208,829
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	190,062
22. REGULAR CERTIFICATES OF DEPOSIT.....	863,146
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	6,737
25. ACCRUED INTEREST ON ALL DEPOSITS.....	22,576
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,560,279
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,208,829
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,082,521
27. EXCESS FUNDS PURCHASED.....	247,066
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	16,019
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	4,532
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,827,896
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	123,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	577,000
37. UNDIVIDED PROFITS.....	409
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	700,409
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	3,528,305

AVCO FORT COLLINS INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD GILSTRAP, VICE-PRESIDENTS; PAUL T. TOLLIVERO, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY L. PITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; RICHARD BERTONI, CONTROLLER/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; JAMES ESA, ASST. VICE-PRESIDENT; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, JAMES ESA, GARY L. PITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	11,078
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	119,846
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).....	2,956,112
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	116,693
C. LOANS, NET.....	2,839,419
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	8,286
11. FURNITURE AND FIXTURES, NET.....	12,510
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	44,921
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,036,060

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	71,139
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	152,220
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	70,371
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	1,083
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	294,813
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	223,359
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	71,454
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.....	1,579,137
31. OTHER LIABILITIES.....	18,642
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,892,592
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	241,793
37. UNDIVIDED PROFITS.....	801,675
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,143,468
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	3,036,060

CITICORP FORT COLLINS SAVINGS AND INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; RON R. ALLEN, VICE-PRESIDENT;
STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER; GEORGE POLAND, SECRETARY;
RONALD J. PALMER, VICE-PRESIDENT/ASST. SECRETARY; CHARLES BRIGMAN,
MICHAEL GLEASON, ASST. VICE-PRESIDENT/ASST. SECRETARY; JEANNIE OLSON,
STEPHEN LOWRY, MICHAEL CONNALLY, DONNA CLARK, HASKELL EDELSTEIN,
ASST CASHIERS; VITO CALIA, JOEL DICTROW, ALFRED GROTELL, WILLIAM HAYDEN,
ELLEN KALTMAN, LEON KOZAK, KATHLEEN MORSAL, JOHN OLMSTEAD, GERARD WHITE,
DENISE STRAIN, VICE-PRESIDENTS; ROBERT KANE, ASST. VICE-PRESIDENT

DIRECTORS-

DANIEL A. SAKLAD, GERALD L. FENSTERMAKER, ROBERT D. HORNER

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	3,619,000
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).....	13,004,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	158,000
C. LOANS, NET.....	12,846,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	59,000
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.....	108,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	16,632,000

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	25,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	341,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	5,452,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,818,000
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.....	6,113,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	527,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	12,458,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	2,300,000
37. UNDIVIDED PROFITS.....	1,674,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	4,174,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	16,632,000

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, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,596,000
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	150,000
5. OTHER BONDS, NOTES AND DEBENTURES.....	11,000
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).....	19,046,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	304,000
C. LOANS, NET.....	18,742,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	11,000
11. FURNITURE AND FIXTURES, NET.....	
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	239,000
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	263,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	22,012,000

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	492,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	557,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	312,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	4,934,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	6,295,000
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.....	13,769,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	398,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	20,462,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	150,000
37. UNDIVIDED PROFITS.....	1,200,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,550,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	22,012,000

FORT COLLINS COLORADO INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

JACK D. WANSTREET, PRESIDENT; SHIRLEY GREEN, VICE-PRESIDENT;
DEBORAH MEDALEN, ASSISTANT CASHIER

DIRECTORS-

JACK D. WANSTREET, LESTER LERICH, RAYMOND A. MURRAY, JOHN D. RANKIN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,101,417
2. U.S. TREASURY SECURITIES.....	201,872
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).....	3,108,080
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	41,594
C. LOANS, NET.....	3,066,486
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	28,169
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	90,603
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	112,016
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,600,563

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	189,924
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	2,227,869
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	67,429
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,641,031
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	21,314
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,147,567
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,227,869
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,729,774
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.....	10,036
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,157,603
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	140,000
37. UNDIVIDED PROFITS.....	102,960
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	442,960
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	4,600,563

FORT COLLINS U. S. INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

R. C. DICKIE, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT;
ROBERT ELDER, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY; PAUL M. DEVORE,
TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES, EVAN N. HALE, ROBERT MITCHELL

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	870,416
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).....	4,066,523
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	57,394
C. LOANS, NET.....	4,009,129
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	56
11. FURNITURE AND FIXTURES, NET.....	18,695
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	65,702
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,963,998

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	25,795
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	966,972
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,731,267
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	19,847
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,743,881
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	966,972
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,751,114
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.....	35,014
31. OTHER LIABILITIES.....	19,943
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,798,838
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	300,000
37. UNDIVIDED PROFITS.....	365,160
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,165,160
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	4,963,998

MONROE INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

RICHARD J. ZIEMAN, PRESIDENT; E.J. GABRIEL, EXECUTIVE VICE-PRESIDENT;
FRFD V. SHERMAN, SECRETARY/TREASURER; JANICE G. RASDON, CASHIER

DIRECTORS-

E.J. GABRIEL, FRED V. SHERMAN, RICHARD J. ZIEMAN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	111,417
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).....	4,664,128
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	46,642
C. LOANS, NET.....	4,617,486
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	2,500
11. FURNITURE AND FIXTURES, NET.....	13,069
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	169,424
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	197,445
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,111,341

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	151,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	473,717
22. REGULAR CERTIFICATES OF DEPOSIT.....	4,032,356
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	57,260
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,714,333
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	4,563,333
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.....	2,603
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,716,936
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.....	1,148,795-
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	1,200,000
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	391,205
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	5,111,341

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, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	926,970
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	220,000
5. OTHER BONDS, NOTES AND DEBENTURES.....	1,641
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).....	1,978,331
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	39,607
C. LOANS, NET.....	1,938,724
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	2,124
11. FURNITURE AND FIXTURES, NET.....	10,811
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	72,967
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	131,728
15. OTHER ASSETS.....	121,357
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,426,322

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	332,139
18. NOW ACCOUNTS.....	316,340
19. PAYABLE THRU DRAFT ACCOUNTS.....	84,550
20. MONEY MARKET ACCOUNTS.....	628,504
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	237,398
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,473,588
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	20,453
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,092,972
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,029,394
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,731,439
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.....	46,267
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,139,239
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	60,000
37. UNDIVIDED PROFITS.....	127,083
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	287,083
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	3,426,322

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, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	826,432
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	591,500
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	110,000
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).....	3,978,990
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	61,000
C. LOANS, NET.....	3,917,990
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	16,417
11. FURNITURE AND FIXTURES, NET.....	55,645
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	224,022
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	146,228
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,888,234

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	597,712
18. NOW ACCOUNTS.....	207,991
19. PAYABLE THRU DRAFT ACCOUNTS.....	83,544
20. MONEY MARKET ACCOUNTS.....	1,519,183
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	204,538
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,885,598
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	45,587
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,544,153
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,810,718
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,135,723
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.....	24,082
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,568,235
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	150,000
37. UNDIVIDED PROFITS.....	69,999
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	319,999
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	5,888,234

APPLEWOOD U. S. INDUSTRIAL BANK
GOLDEN

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO L. ELARI, SR. VICE-PRESIDENT;
ROBERT MCCABE, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY; PAUL M. DEVORE,
TREASURER; R.D. GEDDES, ASSISTANT SECRETARY

DIRECTORS-

R. C. DICKIE, BRUNO L. ELARI, KEITH H. MILES, EVAN HALE, R.R. MITCHELL

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	651,174
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).....	4,673,912
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	61,102
C. LOANS, NET.....	4,612,810
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	5,027
11. FURNITURE AND FIXTURES, NET.....	20,411
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	70,766
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,360,188

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	8,519
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,368,783
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	7,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,671,762
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	24,368
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,080,432
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,368,783
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,703,130
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.....	125,191
31. OTHER LIABILITIES.....	39,286
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,244,909
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	300,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	460,000
37. UNDIVIDED PROFITS.....	355,279
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,115,279
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	5,360,188

WASHINGTON INDUSTRIAL BANK
GOLDEN

OFFICERS-

RONALD F. WEISZMANN, PRESIDENT; DIANE C. KAY, EXECUTIVE VICE-PRESIDENT;
TRENT HEITZ, GINGER L. MARCUS, VICKI FENSTERMACHER, VICE-PRESIDENTS;
PATRICIA A. SAINT JOHN, SECRETARY

DIRECTORS-

VICKI FENSTERMACHER, DIANE C. KAY, GINGER MARCUS, RONALD F. WEISZMANN,
PATRICIA A. SAINT JOHN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	107,913
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	7,719,760
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	9,257
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	4,769
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,416,737
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	18,484
C. LOANS, NET.....	1,398,253
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	93,355
11. FURNITURE AND FIXTURES, NET.....	154,340
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	166,602
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	422,204
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	10,076,453

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	196,848
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	6,140
20. MONEY MARKET ACCOUNTS.....	1,524,027
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	341,169
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,113,140
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	28,223
25. ACCRUED INTEREST ON ALL DEPOSITS.....	36,666
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,246,213
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,530,167
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,519,198
27. EXCESS FUNDS PURCHASED.....	3,527,652
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	1,363,335
B. OTHER LIABILITIES FOR BORROWED MONEY.....	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	22,681
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	9,159,881
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	200,000
37. UNDIVIDED PROFITS.....	216,572
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	916,572
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	10,076,453

AVCO GRAND JUNCTION INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; D.L. WESTLUND, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENT/ASST. SECRETARIES; JAMES ESA, ASST. VICE-PRESIDENT; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, JAMES ESA, HERBERT F. SMITH

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	68,996
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	282,380
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).....	2,608,781
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	99,424
C. LOANS, NET.....	2,509,357
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	164,577
11. FURNITURE AND FIXTURES, NET.....	11,832
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	174
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,037,316

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	47,419
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	412,718
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	289,267
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	3,108
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	752,512
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	460,137
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	292,375
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.....	1,501,147
31. OTHER LIABILITIES.....	10,354
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,264,013
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	346,572
37. UNDIVIDED PROFITS.....	326,731
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	773,303
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	3,037,316

COMMERCIAL CREDIT INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

J.B. DUVALL, PRESIDENT; J.E. MULLINS, J.R. PATTERSON, J.I. JONES,
VICE-PRESIDENTS; S.G. NATHANSON, SECRETARY; S.J. RZECZKOWSKI, TREASURER;
S.A. SLIVECKY, ASST. SECRETARY/ASST. TREASURER

DIRECTORS-

JAMES MULLINS, GERALD PETERSON, J.R. PATTERSON

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	35,907
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).....	4,368,577
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	269,102
C. LOANS, NET.....	4,099,475
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.....	257,660
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,393,042

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.....	171,493
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	171,493
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	171,493
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.....	3,531,573
31. OTHER LIABILITIES.....	9,472
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,712,538
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	460,000
37. UNDIVIDED PROFITS.....	120,504
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	680,504
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	4,393,042

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, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	416,394
2. U. S. TREASURY SECURITIES.....	340,318
3. U. S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	198,063
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).....	2,098,072
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	159,975
C. LOANS, NET.....	1,938,097
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	8,268
11. FURNITURE AND FIXTURES, NET.....	12,535
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	24,980
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,938,655

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	608,294
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,153,151
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	228,860
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,990,305
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,153,151
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	228,860
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.....	17,045
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,007,350
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	200,000
37. UNDIVIDED PROFITS.....	531,305
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	931,305
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,938,655

FIRSTMARK INDUSTRIAL BANK
GREELEY

OFFICERS-

JAMES E. NELSON, PRESIDENT; LEONARD ROCKWARGER, DAVID RITCHIE,
DUANE SCHNEIDER, VICE-PRESIDENTS; JEFFREY A. ROCKWARGER, SECRETARY/
TREASURER

DIRECTORS-

JAMES E. NELSON, DAVID RITCHIE, DUANE SCHNEIDER

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	477,481
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.....	110,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,078,917
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	87,818
C. LOANS, NET.....	2,991,099
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	34,293
11. FURNITURE AND FIXTURES, NET.....	18,878
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	52,865
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	44,392
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,729,008

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	291,629
18. NOW ACCOUNTS.....	150,939
19. PAYABLE THRU DRAFT ACCOUNTS.....	55,477
20. MONEY MARKET ACCOUNTS.....	494,286
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	102,906
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,845,366
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	48,809
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,989,412
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	700,702
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,948,278
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.....	45,482
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,034,894
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	100,000
37. UNDIVIDED PROFITS.....	94,114
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	694,114
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	3,729,008

GREELEY INDUSTRIAL BANK
GREELEY

OFFICERS-

KERMIT D. GLOVER, PRESIDENT; REGINA J. SHINN, ASST. VICE-PRESIDENT

DIRECTORS-

MELVIN DINNER, MARVIN NAIMAN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	543,503
2. U.S. TREASURY SECURITIES.....	49,979
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	248,170
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	55,864
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).....	3,087,368
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	30,864
C. LOANS, NET.....	3,056,504
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	331,335
11. FURNITURE AND FIXTURES, NET.....	11,357
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	85,033
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	194,419
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,581,164

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	218,405
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	780,633
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	143,948
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,987,309
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	34,692
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,164,987
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	780,633
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,131,257
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.....	141,610
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	45,025
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,351,622
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	150,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	100,000
37. UNDIVIDED PROFITS.....	20,458-
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	229,542
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	4,581,164

ARK VALLEY INDUSTRIAL BANK
LA JUNTA

OFFICERS-

J. GREGORY MULLINS, PRESIDENT; JAY W. MILLER, SR. VICE-PRESIDENT;
VALERIE CONDER, VICE-PRESIDENT/OFFICE MGR.; STEPHEN KING, VICE-PRESIDENT
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, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,358,197
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	2,651,712
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	80,000
5. OTHER BONDS, NOTES AND DEBENTURES.....	610,650
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	400,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	11,587,896
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	263,266
C. LOANS, NET.....	11,324,630
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	193,576
11. FURNITURE AND FIXTURES, NET.....	134,109
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	264,114
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	103,498
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	507,575
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	17,628,061

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	1,226,959
18. NOW ACCOUNTS.....	2,306,739
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,097,637
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,335,985
22. REGULAR CERTIFICATES OF DEPOSIT.....	10,226,253
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	117,662
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	16,311,235
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	3,404,376
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	11,679,900
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.....	207,309
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	16,518,544
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	800,000
37. UNDIVIDED PROFITS.....	209,517
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,109,517
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	17,628,061

LAFAYETTE FIRST INDUSTRIAL BANK
LAFAYETTE

OFFICERS-

RUDOLPH D. BIANCHI, PRESIDENT; LISA A. GRIEVES, CASHIER;
FRANK GERMAN, SECRETARY

DIRECTORS-

RUDOLPH D. BIANCHI, FRANK GERMAN, DONALD E. IMEL, ROGER L. MCWILLIAMS,
VINITA B. STURGEON

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	501,432
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).....	1,694,331
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	20,514
C. LOANS, NET.....	1,673,817
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	3,349
11. FURNITURE AND FIXTURES, NET.....	2,585
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	65,597
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,246,780

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	155,878
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,243,271
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	78,690
22. REGULAR CERTIFICATES OF DEPOSIT.....	493,709
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	9,846
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,981,394
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,243,271
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	582,245
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.....	36,296
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,017,690
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	100,000
37. UNDIVIDED PROFITS.....	29,090
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	229,090
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,246,780

MELLON LAFAYETTE INDUSTRIAL BANK
LAFAYETTE

OFFICERS-

CHARLES W. BENJAMIN, PRESIDENT; GENE L. HURLBURT, VICE-PRESIDENT;
PEGGY C. CHAVEZ, ASST. VICE-PRESIDENT; WALTER F. EMMONS, SECRETARY;
PAUL B. MIERKIEWICZ, TREASURER

DIRECTORS-

THOMAS A. HAEUSSLER, CHARLES W. BENJAMIN, WALTER F. EMMONS

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	173,095
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).....	1,680,920
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	31,997
C. LOANS, NET.....	1,648,923
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	8,794
11. FURNITURE AND FIXTURES, NET.....	11,514
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	24,934
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,867,260

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	95,225
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	267,933
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	89,903
22. REGULAR CERTIFICATES OF DEPOSIT.....	357,632
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	5,173
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	815,866
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	363,158
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	452,708
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.....	465,285
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,281,151
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	400,000
37. UNDIVIDED PROFITS.....	86,109
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	586,109
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	1,867,260

AMERICAN INDUSTRIAL BANK OF LAKEWOOD
LAKEWOOD

OFFICERS-

T.D. PROVANCE, PRESIDENT; A. G. DECECCO, VICE-PRESIDENT/ASST. SECRETARY,
G.B.P. WARD, JR., SECRETARY; KATHYRN A. WRIGHT, VICE-PRESIDENT/CASHIER

DIRECTORS-

T. D. PROVANCE, HUGH A. WOLTZEN, KATHYRN A. WRIGHT, G.B.P. WARD, JR.

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		125,400
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).....	6,533,232	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	69,305	
C. LOANS, NET.....		6,463,927
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		69,199
11. FURNITURE AND FIXTURES, NET.....		33,436
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		189,476
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		268,217
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		7,149,655

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....		37,022
18. NOW ACCOUNTS.....		
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....		81,057
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		83,364
22. REGULAR CERTIFICATES OF DEPOSIT.....		380,105
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		12,706
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		594,254
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	81,057	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	476,175	
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.....		5,265,000
31. OTHER LIABILITIES.....		11,085
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		5,870,339
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....		201,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		800,000
37. UNDIVIDED PROFITS.....		278,316
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		1,279,316
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....		7,149,655

AVCO LAKEWOOD INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; KEN BOWLBY, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY PITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; JAMES ESA, ASST. VICE-PRESIDENT; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, JAMES ESA, GARY L. PITE,
GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	3,241,808
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	132,469
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).....	3,621,252
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	124,324
C. LOANS, NET.....	3,496,928
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	16,723
11. FURNITURE AND FIXTURES, NET.....	27,747
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	31,419
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	6,947,094

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	4,363,171
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	44,226
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	14,709
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	1,387
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,423,493
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	4,407,397
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	16,096
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.....	1,228,413
31. OTHER LIABILITIES.....	464,465
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	6,116,371
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	400,000
37. UNDIVIDED PROFITS.....	330,723
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	830,723
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	6,947,094

FIRST COMMUNITY INDUSTRIAL BANK
LAKWOOD

OFFICERS-

MIKE M. PAPPAS, CHIEF EXEC. OFFICER; JAMES A. BARE, PRESIDENT/CHIEF OPERATING OFFICER; WAYNE L. EVANS, EXECUTIVE VICE-PRESIDENT; EUGENE C. CALL, SR. VICE-PRESIDENT; GARY M. SMITH, SR. VICE-PRESIDENT/SECRETARY/GEN. COUNSEL; GEORGE J. ABBRUSCATO, VICE-PRESIDENT/CONTROLLER; BRUCE F. ANTENBERG, VICE-PRESIDENT/TREASURER/CASHIER; CARL A. SOLDAN, VICE-PRESIDENT/MANAGER/SECURITY OFFICER; ALAN W. RAU, ASST. VICE-PRESIDENT; MICHELLE A. PIVAR, ASST. VICE-PRESIDENT/ASSISTANT SECRETARY; HAZEL A. BROTT, ASSISTANT SECRETARY; SCOTT L. STANTON, ASST. TREASURER; EUGENE J. CURTIS, VICE-PRESIDENT

DIRECTORS-

JAMES A. BARE, CARL F. GEUTHER, MIKE M. PAPPAS, STEPHEN F. ADAMS, EUGENE C. CALL, GARY M. SMITH, J. VANE CARROLL, JR.

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		933,000
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).....	5,883,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	59,000	
C. LOANS, NET.....		5,824,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		27,000
11. FURNITURE AND FIXTURES, NET.....		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		39,000
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		110,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		6,933,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....		33,000
18. NOW ACCOUNTS.....		
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....		917,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		621,000
22. REGULAR CERTIFICATES OF DEPOSIT.....		3,588,000
23. BROKERED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		5,159,000
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.....		200,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....		
30. BILLS PAYABLE TO PARENT COMPANY.....		
31. OTHER LIABILITIES.....		206,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		5,565,000
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....		500,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		600,000
37. UNDIVIDED PROFITS.....		268,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		1,368,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....		6,933,000

GEIBANK INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

JOHN J. KRIEGER, PRESIDENT/CHIEF EXECUTIVE OFFICER; J. RONALD GRAHAM, DUANE D. MANGES, SR. VICE-PRESIDENTS; EBERHARD J. GABRIEL, SR. VICE-PRESIDENT/GENERAL COUNSEL/ASST. SECRETARY; DAVID A. BROWN, VICE-PRESIDENT/CONTROLLER; LOUIS A. SIMPSON, VICE-PRESIDENT; JOHN O'CONNOR, SECRETARY; JAMES M. DROEGEMUELLER, TREASURER/CASHIER; ROXANN L. HARNE, WAYNE M. GREENHOLTZ, CARL T. LOEHR, BARBARA A. OSHER, FRED RAVENSCROFT, ASST. VICE-PRESIDENTS; JAMES A. MCKERLEY, ASST. VICE-PRESIDENT/ASST. SECRETARY; MYRTLE N. PITSENBARGER, ASST. SECRETARY

DIRECTORS-

EBERHARD GABRIEL, J. RONALD GRAHAM, LOUIS A. SIMPSON, JOHN KRIEGER, DUANE D. MANGES, W. ALVON SPARKS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,871,811
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	11,463,867
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	20,102,155
7. EXCESS FUNDS SOLD.....	12,250,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	47,611,503
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	894,126
C. LOANS, NET.....	46,717,377
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	18,123
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	1,482,559
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	7,185
15. OTHER ASSETS.....	1,683,523
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	96,596,600

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	8,388,976
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	16,079,315
22. REGULAR CERTIFICATES OF DEPOSIT.....	61,574,007
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	1,664,744
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	87,707,042
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	77,653,322
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.....	2,471,807
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	90,178,849
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	3,600,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	360,885
37. UNDIVIDED PROFITS.....	2,456,866
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	6,417,751
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	96,596,600

LAKEWOOD 1ST INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

W. HAROLD DOBSON, PRESIDENT; MICHAEL D. PURBER, VICE-PRESIDENT;
B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER

DIRECTORS-

MICHAEL D. PURBER, W. HAROLD DOBSON, CLIFFORD E. KATALIN,
HARRIS E. SIMMONS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,154,741
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).....	5,026,752
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	86,118
C. LOANS, NET.....	4,940,634
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	71,517
11. FURNITURE AND FIXTURES, NET.....	2,375
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	85,369
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	182,035
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	7,436,671

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	274,932
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	21,418
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	26,836
22. REGULAR CERTIFICATES OF DEPOSIT.....	412,607
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	1,988,000
25. ACCRUED INTEREST ON ALL DEPOSITS.....	41,821
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,765,614
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	21,418
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,469,265
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	4,200,000
B. OTHER LIABILITIES FOR BORROWED MONEY.....	111,892
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	392
31. OTHER LIABILITIES.....	7,077,898
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	100,000
37. UNDIVIDED PROFITS.....	
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	58,773
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	358,773
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	7,436,671

LAMAR INDUSTRIAL BANK
LAMAR

OFFICERS-

F. MERLIN RIPE, PRESIDENT/TREASURER; MARGARET H. MAY, VICE-PRESIDENT/
SECRETARY

DIRECTORS-

JOSEPH H. GARBACZ, DON A. HOLMES, F. MERLIN RIPE, DR. GILBERT L. SPROUT

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	157,914
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).....	1,365,710
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	20,025
C. LOANS, NET.....	1,345,685
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	929
11. FURNITURE AND FIXTURES, NET.....	2,986
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	33,840
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,641,354

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	186,493
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	180,154
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	5,831
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,045,753
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	11,673
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,429,904
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	180,154
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,063,257
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.....	7,159
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,437,063
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	50,000
37. UNDIVIDED PROFITS.....	54,291
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	204,291
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	1,641,354

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, JACK WOLFE

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	239,566
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	77,287
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).....	1,203,927
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	13,500
C. LOANS, NET.....	1,190,427
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	14,352
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	35,477
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	44,713
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	1,601,822

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	56,596
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	255,296
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	303,506
22. REGULAR CERTIFICATES OF DEPOSIT.....	836,542
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,451,940
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	255,296
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,140,048
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.....	
31. OTHER LIABILITIES.....	10,114
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,462,054
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	25,000
37. UNDIVIDED PROFITS.....	14,768
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	139,768
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	1,601,822

ARAPAHOE INDUSTRIAL BANK
LITTLETON

OFFICERS-

GERALD DONAHUE, PRESIDENT; ANN HART, VICE-PRESIDENT

DIRECTORS-

ROBERT S. HART, CHARLES A. KING, LARRY R. MAGNUSON,
GRADY FRANKLIN MAPLES, THOMAS N. SCHEFFEL

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	626,856
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).....	12,118,848
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	97,179
C. LOANS, NET.....	12,021,669
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	8,364
11. FURNITURE AND FIXTURES, NET.....	12,358
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	801,084
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	22,669
15. OTHER ASSETS.....	1,871,336
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	15,364,336

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	138,127
18. NOW ACCOUNTS.....	595,044
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	4,514,336
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	2,364,246
22. REGULAR CERTIFICATES OF DEPOSIT.....	7,291,147
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	154,287
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	15,057,187
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	5,109,380
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	9,809,679
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	200,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	130,897-
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	15,126,290
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	300,300
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	60,060
37. UNDIVIDED PROFITS.....	122,314-
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	238,046
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	15,364,336

BENEFICIAL SAVINGS INDUSTRIAL BANK
LITTLETON

OFFICERS-

WAYNE B. HINSON, CHAIRMAN OF BOARD; ALLYN L. GEER, PRESIDENT;
ELIZABETH A. DAWSON, VICE-PRESIDENT/TREASURER; JANICE L. LEWIS, VICE-
PRESIDENT/SECRETARY; RICHARD G. BATTY, NANCY A. WITKOWSKI, VICE-
PRESIDENT

DIRECTORS-

ELIZABETH A. DAWSON, WAYNE B. HINSON, ALLYN L. GEER, RICHARD G. BATTY,
BRIAN A. EMCH, JANICE L. LEWIS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,101,358
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).....	7,218,442
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	129,406
C. LOANS, NET.....	7,089,036
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	28,962
11. FURNITURE AND FIXTURES, NET.....	27,530
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	157,668
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	8,404,554

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	10,524
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	86,585
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	6,125,000
25. ACCRUED INTEREST ON ALL DEPOSITS.....	18,703
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	6,240,812
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	6,230,288
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.....	273,146
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	6,513,958
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	500,000
37. UNDIVIDED PROFITS.....	890,596
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,890,596
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	8,404,554

CITICORP SAVINGS AND INDUSTRIAL BANK
LITTLETON

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER;
RONALD PALMER, VICE-PRESIDENT/ASST. SECRETARY; GEORGE POLAND, SECRETARY;
RON R. ALLEN, VICE-PRESIDENT; CHARLES D. BRIGMAN, MICHAEL W. GLEASON,
ASST. VICE-PRESIDENTS/ASST. SECRETARIES

DIRECTORS-

DANIEL A. SAKLAD, GERALD L. FENSTERMAKER, ROBERT D. HORNER

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	3,498,000
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).....	16,696,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	189,000
C. LOANS, NET.....	16,507,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	115,000
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.....	138,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	20,258,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	7,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,281,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	6,544,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	7,832,000
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.....	7,154,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	632,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	15,618,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	2,000,000
37. UNDIVIDED PROFITS.....	2,140,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	4,640,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	20,258,000

CITICORP SAVINGS AND INDUSTRIAL BANK OF SW PLAZA
LITTLETON

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER;
RONALD PALMER, VICE-PRESIDENT/ASST. SECRETARY; GEORGE POLAND, SECRETARY;
CHARLES D. BRIGMAN, MICHAEL W. GLEASON, ASST. VICE-PRESIDENTS/ASST.
SECRETARIES

DIRECTORS-

DANIEL A. SAKLAD, GERALD L. FENSTERMAKER, ROBERT D. HORNER

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,754,000
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).....	21,323,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	249,000
C. LOANS, NET.....	21,074,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	113,000
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.....	151,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	23,092,000

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	1,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	8,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,083,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	7,937,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	9,029,000
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.....	8,392,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	802,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	18,223,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	2,000,000
37. UNDIVIDED PROFITS.....	2,369,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	4,869,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	23,092,000

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; JAMES S.C. VAN SICKLE, LOAN OFFICER

DIRECTORS-

W. HAROLD DOBSON, L. G. MIKE HOGGE, CLIFFORD E. KATALIN,
HARRIS H. SIMMONS, DALE W. WESTERGARD

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,573,000
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.....	11,000
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).....	14,867,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	178,000
C. LOANS, NET.....	14,689,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	76,000
11. FURNITURE AND FIXTURES, NET.....	
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	359,000
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	145,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	17,853,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	449,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	2,100,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	824,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	5,020,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	8,393,000
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.....	7,384,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	89,000
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	383,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	16,249,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	150,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	200,000
37. UNDIVIDED PROFITS.....	1,254,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,604,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	17,853,000

LITTLETON U. S. INDUSTRIAL BANK
LITTLETON

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO ELARI, SENIOR VICE-PRESIDENT;
CLIFFORD C. KRAMER, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY;
R.D. GEDDES, ASST. SECRETARY; PAUL M. DEVORE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES, EVAN N. HALE, R.R. MITCHELL

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	528,422
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).....	5,091,974
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	85,345
C. LOANS, NET.....	5,006,629
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	5,594
11. FURNITURE AND FIXTURES, NET.....	32,736
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	88,823
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,662,204

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	19,512
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,405,736
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	5,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,093,866
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	14,129
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,538,243
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,405,736
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,112,995
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.....	119,336
31. OTHER LIABILITIES.....	16,005
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,673,584
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	885,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	495,000
37. UNDIVIDED PROFITS.....	608,620
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,988,620
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	5,662,204

SECURITY PACIFIC INDUSTRIAL BANK
LITTLETON

OFFICERS-

JAMES KONRATH, PRESIDENT, RICHARD MCMANUS, VICE-PRESIDENT/SECRETARY;
CARL DETWEILER, VICE-PRESIDENT/CONTROLLER; CHARLES DAHL, VICE-PRESIDENT/
TREASURER; CLAUDIA S. CHAN-SHAFFER, R. HAROLD OWENS, ANNA HINDS, VICE-
PRESIDENTS

DIRECTORS-

JAMES KONRATH, TIMOTHY DEVLIN, RICHARD MCMANUS, R. HAROLD OWENS

 DECEMBER 31, 1986

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).....	5,667,535
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	215,254
C. LOANS, NET.....	5,452,281
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	120
11. FURNITURE AND FIXTURES, NET.....	9,673
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	50,443
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	52,802
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,567,419

 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.....	4,044,409
31. OTHER LIABILITIES.....	110,251
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,154,660
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	550,000
37. UNDIVIDED PROFITS.....	662,759
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,412,759
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	5,567,419

SOUTHGLENN MANUFACTURERS HANOVER INDUSTRIAL BANK
LITTLETON

OFFICERS-

FLOYD A. TYLER, 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; DALE J. GERLITS, MANAGER

DIRECTORS-

FLOYD TYLER, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH,
WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS N. RYAN, EDWARD W. MAY

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	549,000
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	178,000
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).....	11,050,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	111,000
C. LOANS, NET.....	10,939,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	45,000
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.....	83,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	11,794,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	37,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,519,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	133,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,439,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,128,000
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.....	4,132,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	132,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	8,392,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	400,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	1,100,000
37. UNDIVIDED PROFITS.....	1,902,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	3,402,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	11,794,000

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; EUGENE C. CALL, SR. VICE-PRESIDENT; GARY M. SMITH, SR. VICE-PRESIDENT/GENERAL COUNSEL; GEORGE ABBRUSCATO, VICE-PRESIDENT/CONTROLLER; BRUCE F. ANTENBERG, VICE-PRESIDENT/TREASURER/CASHIER; EUGENE J. CURTIS, VICE-PRESIDENT; MARK B. LAU, VICE-PRESIDENT/MANAGER/SECURITY OFFICER; MICHELLE A. PIVAR, A.V.P./ASST SECRETARY; ALAN W. RAU, ASSISTANT VICE-PRESIDENT; HAZEL BROTT, ASST. SECRETARY; SCOTT STANTON, ASST. TREASURER

DIRECTORS-

M.M. PAPPAS, STEPHEN F. ADAMS, JAMES A. BARE, EUGENE C. CALL,
J. VANE CARROLL, JR., CARL F. GEUTHER, GARY M. SMITH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	483,000
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 BTOCK.....	
7. EXCESS FUNDS SOLD.....	
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,948,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	39,000
C. LOANS, NET.....	3,909,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	10,000
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.....	32,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,434,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	184,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	298,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	317,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,763,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,562,000
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.....	200,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	111,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,873,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	500,000
37. UNDIVIDED PROFITS.....	561,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,561,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	4,434,000

LONGMONT 1ST INDUSTRIAL BANK
LONGMONT

OFFICERS-

HAROLD DOBSON, PRESIDENT; CHERYL L. BUDERUS, VICE-PRESIDENT;
B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER/ASST. SECRETARY

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, JAMES W. SHARP, HARRIS SIMMONS,
CHERYL BUDERUS, DALE W. WESTERGARD

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,175,000
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.....	9,000
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).....	3,818,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	63,000
C. LOANS, NET.....	3,755,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	6,000
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.....	55,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	6,000,000

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.....	4,873,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	4,873,000
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.....	139,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,012,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	100,000
37. UNDIVIDED PROFITS.....	688,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	988,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	6,000,000

COLORADO INDUSTRIAL BANK
LOVELAND

OFFICERS-

JACK WANSTREET, PRESIDENT; SHIRLEY M. GREEN, VICE-PRESIDENT/CASHIER

DIRECTORS-

JACK WANSTREET, LESTER LERICH, RAYMOND A. MURRAY, JOHN D. RANKIN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	580,895
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	200,000
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).....	1,206,528
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	15,677
C. LOANS, NET.....	1,190,851
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	224
11. FURNITURE AND FIXTURES, NET.....	15,702
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	46,471
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	118,874
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,153,017

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	110,592
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	809,999
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	994,995
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	11,772
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,927,358
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	809,999
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,006,767
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.....	966
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,928,324
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	100,000
37. UNDIVIDED PROFITS.....	24,693
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	224,693
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,153,017

LOVELAND 1ST INDUSTRIAL BANK
LOVELAND

OFFICERS-

W. HAROLD DOBSON, PRESIDENT; HOWARD W. TOLLEY, VICE-PRESIDENT;
B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER/ASST. SECRETARY

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, HARRIS H. SIMMONS, HOWARD TOLLEY

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,191,860
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).....	4,099,608
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	76,000
C. LOANS, NET.....	4,023,608
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	4,337
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	10,013
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	50,000
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	130,859
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	6,410,677

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	823,170
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	340,232
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	238,086
22. REGULAR CERTIFICATES OF DEPOSIT.....	4,213,126
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	52,662
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,667,276
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	340,232
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	4,494,092
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.....	444,000
31. OTHER LIABILITIES.....	5,959
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	6,117,235
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	150,000
37. UNDIVIDED PROFITS.....	43,442
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	293,442
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	6,410,677

BANKWEST INDUSTRIAL BANK/SAN LUIS VALLEY
MONTE VISTA

OFFICERS-

GERALD LEE CREERY, PRESIDENT; BONNIE L. WALLER, VICE-PRESIDENT/CASHIER;
RICHARD A. MORTENSEN, ASST. VICE-PRESIDENT/LOAN OFFICER

DIRECTORS-

DAN KIELY, GARY RIFE, GERALD L. CREERY, CONNIE MOOS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	598,601
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).....	2,835,104
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	32,906
C. LOANS, NET.....	2,802,198
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	9,632
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	42,503
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	166,532
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,619,466

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	201,717
18. NOW ACCOUNTS.....	236,336
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	764,506
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	332,433
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,740,371
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,275,363
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,000,843
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,072,804
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.....	154,543
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,429,906
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	50,000
37. UNDIVIDED PROFITS.....	39,560
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	189,560
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	3,619,466

COMMERCIAL CREDIT INDUSTRIAL BANK
MONTROSE

OFFICERS-

J.B. DUVAL, PRESIDENT; J.E. MULLINS, J.R. PATTERSON, J.I. JONES,
VICE-PRESIDENTS; S.G. NATHANSON, SECRETARY; S.J. RZECZKOWSKI,
TREASURER; S.A. SLIVECKY, ASST. SECRETARY/ASST. TREASURER

DIRECTORS-

JAMES MULLINS, GERALD PETERSON, J.R. PATTERSON

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		22,810	
2. U.S. TREASURY SECURITIES.....		54,786	
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).....	3,470,169		
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....		123,623	
C. LOANS, NET.....			3,346,546
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....			
11. FURNITURE AND FIXTURES, NET.....			2,162
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....			
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....			
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....			
15. OTHER ASSETS.....			230,966
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....			3,657,270

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....			
18. NOW ACCOUNTS.....			
19. PAYABLE THRU DRAFT ACCOUNTS.....			
20. MONEY MARKET ACCOUNTS.....			
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....			31,787
22. REGULAR CERTIFICATES OF DEPOSIT.....			415,362
23. BROKERED DEPOSITS.....			
24. OTHER TIME DEPOSITS.....			
25. ACCRUED INTEREST ON ALL DEPOSITS.....			1
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....			447,150
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....			
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	447,150		
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.....			2,484,084
31. OTHER LIABILITIES.....			11,002
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....			2,942,236
33. SUBORDINATED NOTES AND DEBENTURES.....			

 EQUITY CAPITAL:

34. COMMON STOCK.....			100,000
35. OTHER CAPITAL STOCK.....			
36. SURPLUS.....			550,000
37. UNDIVIDED PROFITS.....			65,034
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....			
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....			715,034
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....			3,657,270

CITICORP NORTHGLENN INDUSTRIAL BANK
NORTHGLENN

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER;
RONALD PALMER, VICE-PRESIDENT/ASST. SECRETARY; GEORGE POLAND, SECRETARY;
RON R. ALLEN, VICE-PRESIDENT; CHARLES D. BRIGMAN, MICHAEL W. GLEASON,
ASST. VICE-PRESIDENTS/ASST. SECRETARIES

DIRECTORS-

DANIEL A. SAKLAD, GERALD L. FENSTERMAKER, ROBERT D. HORNER

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,202,000
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).....	18,651,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	211,000
C. LOANS, NET.....	18,440,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	59,000
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.....	148,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	20,849,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	829,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	4,457,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,286,000
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.....	9,456,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	891,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	15,633,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	2,000,000
37. UNDIVIDED PROFITS.....	2,716,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	5,216,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	20,849,000

MELLON NORTHGLENN INDUSTRIAL BANK
NORTHGLENN

OFFICERS-

CHARLES W. BENJAMIN, PRESIDENT; GENE L. HURLBURT, VICE-PRESIDENT;
JAMES H. MERCHEN, ASST. VICE-PRESIDENT; WALTER F. EMMONS, SECRETARY;
PAUL B. MIERKIEWICZ, TREASURER

DIRECTORS-

CHARLES W. BENJAMIN, WALTER F. EMMONS, THOMAS A. HAEUSSLER

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	601,208
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).....	2,195,922
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	37,868
C. LOANS, NET.....	2,158,054
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	156
11. FURNITURE AND FIXTURES, NET.....	8,031
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	33,197
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	60,030
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,860,676

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	133,565
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	564,824
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	438,545
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,032,532
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	30,416
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,199,882
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	698,389
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,501,493
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.....	27,742
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,227,624
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	400,000
37. UNDIVIDED PROFITS.....	133,052
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	633,052
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,860,676

SAVINGS INDUSTRIAL BANK OF PARKER
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, WILLIAM G. HANSCHMIDT

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	575,000
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	748,000
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	70,000
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	327,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	3,700,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	54,000
C. LOANS, NET.....	3,646,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	144,000
11. FURNITURE AND FIXTURES, NET.....	
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	113,000
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	84,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,707,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	172,000
18. NOW ACCOUNTS.....	299,000
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	1,954,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	291,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,299,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,015,000
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.....	247,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,262,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	300,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	60,000
37. UNDIVIDED PROFITS.....	85,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	445,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	5,707,000

AVCO PUEBLO INDUSTRIAL BANK
PUEBLO

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW,
GERALD E. GILSTRAP, VICE-PRESIDENT; CHARLES J. MARTINEZ, VICE-
PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY;
GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN BRANDON,
VICE-PRESIDENT/ASST. SECRETARY; RICHARD I. BERTONI, CONTROLLER/ASST.
SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/
ASST. SECRETARIES; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS HITZEL,
ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES;
JAMES ESA, ASST. VICE-PRESIDENT

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, JAMES ESA, GARY L. FITE,
GERALD E. GILSTRAP, HERBERT F. SMITH

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....		3,849
2. U.S. TREASURY SECURITIES.....		9,861
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....		7,816
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).....	2,304,680	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	85,042	
C. LOANS, NET.....		2,219,638
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		4,028
11. FURNITURE AND FIXTURES, NET.....		4,913
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		158
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		2,250,263

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....		52,966
18. NOW ACCOUNTS.....		
19. PAYABLE THRU DRAFT ACCOUNTS.....		
20. MONEY MARKET ACCOUNTS.....		33,196
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....		
22. REGULAR CERTIFICATES OF DEPOSIT.....		20,800
23. BROKED DEPOSITS.....		
24. OTHER TIME DEPOSITS.....		
25. ACCRUED INTEREST ON ALL DEPOSITS.....		357
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....		107,319
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	86,162	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	21,157	
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.....		1,504,474
31. OTHER LIABILITIES.....		5,717
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		1,617,510
33. SUBORDINATED NOTES AND DEBENTURES.....		

 EQUITY CAPITAL:

34. COMMON STOCK.....		200,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		71,902
37. UNDIVIDED PROFITS.....		360,851
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		632,753
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....		2,250,263

COMMERCIAL CREDIT INDUSTRIAL BANK
PUEBLO

OFFICERS-

J.B. DUVAL, PRESIDENT; J.E. MULLINS, J.R. PATTERSON, J.I. JONES,
VICE-PRESIDENTS; S.G. NATHANSON, SECRETARY; S.J. RZECZKOWSKI, TREASURER;
S.A. SLIVECKY, ASST. SECRETARY/ASST. TREASURER

DIRECTORS-

JAMES MULLINS, GERALD PETERSON, J.R. PATTERSON

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	52,872
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).....	8,033,491
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	248,241
C. LOANS, NET.....	7,785,250
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.....	362,516
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	8,200,638

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	14,455
22. REGULAR CERTIFICATES OF DEPOSIT.....	163,405
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	1
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	177,861
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	177,861
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.....	7,288,789
31. OTHER LIABILITIES.....	7,446
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	7,474,096
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	390,000
37. UNDIVIDED PROFITS.....	236,542
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	726,542
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	8,200,638

PUEBLO 1ST INDUSTRIAL BANK
PUEBLO

OFFICERS-

HAROLD W. DOBSON, PRESIDENT/CHAIRMAN OF BOARD; PABLO C. RAMIREZ, VICE-
PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER

DIRECTORS-

HAROLD W. DOBSON, CLIFFORD E. KATALIN, PABLO C. RAMIREZ, HARRIS SIMMONS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,111,674
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).....	2,160,523
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	44,073
C. LOANS, NET.....	2,116,450
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	57,784
11. FURNITURE AND FIXTURES, NET.....	8,577
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	2,318
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	15,681
15. OTHER ASSETS.....	54,470
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,366,954

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	278,180
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	210,829
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,115,841
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	2,023,500
25. ACCRUED INTEREST ON ALL DEPOSITS.....	34,003
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,662,353
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,384,174
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.....	67,091
30. BILLS PAYABLE TO PARENT COMPANY.....	352,700
31. OTHER LIABILITIES.....	18,661-
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	4,063,483
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	40,000
37. UNDIVIDED PROFITS.....	63,471
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	303,471
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	4,366,954

PUEBLO U. S. INDUSTRIAL BANK
PUEBLO

OFFICERS-

R. C. DICKIE, PRESIDENT; BRUNO L. ELARI, SENIOR VICE-PRESIDENT;
MARCUS VIGIL, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY; R. D. GEDDES,
ASST. SECRETARY; PAUL M. DEVORE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES, EVAN N. HALE, R. R. MITCHELL

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	282,944
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).....	3,118,021
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	65,482
C. LOANS, NET.....	3,052,539
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	22,326
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	49,095
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	3,406,904

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	55,795
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	484,024
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	440,576
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	4,183
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	984,578
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	484,024
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	444,759
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.....	80,197
31. OTHER LIABILITIES.....	45,341
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,110,116
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.....	296,788
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	2,296,788
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	3,406,904

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, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,456,627
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	583,926
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	74,872
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).....	8,383,711
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	107,818
C. LOANS, NET.....	8,275,893
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	70,681
11. FURNITURE AND FIXTURES, NET.....	42,038
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	129,400
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	10,633,437

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	620,097
18. NOW ACCOUNTS.....	285,126
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	2,161,923
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	797,877
22. REGULAR CERTIFICATES OF DEPOSIT.....	5,684,642
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	103,020
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	9,652,685
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	2,447,049
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	6,585,539
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.....	7,620
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	9,660,305
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.....	223,132
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	873,132
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	10,633,437

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, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	367,188
2. U.S. TREASURY SECURITIES.....	559,851
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	807,354
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	
5. OTHER BONDS, NOTES AND DEBENTURES.....	
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK.....	
7. EXCESS FUNDS SOLD.....	600,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	1,566,710
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	15,750
C. LOANS, NET.....	1,550,960
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	38,914
11. FURNITURE AND FIXTURES, NET.....	39,613
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	107,543
15. OTHER ASSETS.....	59,164
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,130,587

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	424,271
18. NOW ACCOUNTS.....	1,504,230
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	471,882
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	131,257
22. REGULAR CERTIFICATES OF DEPOSIT.....	701,091
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	23,111
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,255,842
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,976,112
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	855,459
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.....	2,951
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	3,258,793
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	300,000
37. UNDIVIDED PROFITS.....	471,794
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	871,794
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	4,130,587

BANKWEST INDUSTRIAL BANK
STRASBURG

OFFICERS-

DAN KIELY, CHAIRMAN; DON GRIMSLEY, PRESIDENT; GARY L. RIFE, VICE-PRESIDENT/SECRETARY; FAYTHE L. MERRICK, ASST. CASHIER; GERALD L. CREERY, VICE-PRESIDENT

DIRECTORS-

GERALD L. CREERY, DON L. GRIMSLEY, DAN R. KIELY, CONNIE J. MOOS, GARY L. RIFE

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,436,098
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).....	4,011,685
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	40,438
C. LOANS, NET.....	3,971,247
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	2,984
11. FURNITURE AND FIXTURES, NET.....	9,844
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	20,036
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	80,283
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	5,520,492

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	50,607
18. NOW ACCOUNTS.....	57,445
19. PAYABLE THRU DRAFT ACCOUNTS.....	231,732
20. MONEY MARKET ACCOUNTS.....	1,224,660
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	1,301,378
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,303,197
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	31,420
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,200,439
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,564,444
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,635,995
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.....	25,781
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,226,220
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	155,000
37. UNDIVIDED PROFITS.....	39,272
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	294,272
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	5,520,492

BENEFICIAL INDUSTRIAL BANK
THORNTON

OFFICERS-

WAYNE B. HINSON, CHAIRMAN OF BOARD; BRIAN A. EMCH, PRESIDENT;
ELIZABETH A. DAWSON, VICE-PRESIDENT/TREASURER; JANICE L. LEWIS, VICE-
PRESIDENT/SECRETARY; NANCY A. WITKOWSKI, VICE-PRESIDENT/ASST. TREASURER;
RICHARD G. BATTY, VICE-PRESIDENT

DIRECTORS-

ELIZABETH A. DAWSON, WAYNE B. HINSON, ALLYN L. GEER, RICHARD G. BATTY,
BRIAN A. EMCH, JANICE L. LEWIS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,109,699
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).....	5,600,234
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	97,509
C. LOANS, NET.....	5,502,725
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	6,810
11. FURNITURE AND FIXTURES, NET.....	16,910
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	471,389
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	7,107,533

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	69,684
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	103,440
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	5,000,000
25. ACCRUED INTEREST ON ALL DEPOSITS.....	17,587
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	5,190,711
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	5,121,027
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.....	242,249
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	5,432,960
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	675,000
37. UNDIVIDED PROFITS.....	499,573
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,674,573
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	7,107,533

CREDITHIFT INDUSTRIAL BANK
THORNTON

OFFICERS-

WENDELL L. DIXON, PRESIDENT; LOUIS DURFEE, ROSSITER A. ARMSTRONG, JOHN J. BOLGER, TROY GOODWIN, JOSEPH L. HENRY, FRED S. KOHLRUSS, ERIC H. KREBS, DAVID M. LACKEY, GEORGE M. LINDSTROM, JAMES I. MANLEY, HAROLD R. PALMEN, ROBERT R. PATTON, JAMES A. RICHARDS, DAVID C. SEELEY, JAMES S. SNYDER, TIMOTHY A. TIMPLE, MILLARD C. WILDENSTEIN, VICE-PRESIDENTS; WILLIAM A. ROTZIEN, SECRETARY; HOWARD E. PARKER, TREASURER; JAY ANDREW HARP, ASST. SECRETARY; WILLIAM A. NEFF, ASST. TREASURER; ROBERT P. PLUMMER, ASST. TREASURER & CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, WILLIAM A. ROTZIEN

 DECEMBER 31, 1986

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).....	2,759,337	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	65,581	
C. LOANS, NET.....		2,693,756
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....		
11. FURNITURE AND FIXTURES, NET.....		5,880
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....		
15. OTHER ASSETS.....		7,418
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....		2,707,554

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.....		406,010
31. OTHER LIABILITIES.....		6,597
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....		412,607
33. SUBORDINATED NOTES AND DEBENTURES.....		

EQUITY CAPITAL:

34. COMMON STOCK.....		200,000
35. OTHER CAPITAL STOCK.....		
36. SURPLUS.....		800,000
37. UNDIVIDED PROFITS.....		1,294,947
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....		2,294,947
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....		2,707,554

THORNTON U. S. INDUSTRIAL BANK
THORNTON

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO ELARI, SENIOR VICE-PRESIDENT;
MICHAEL A. HORNE, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY;
PAUL M. DEVORE, TREASURER; R.D. GEDDES, ASST. SECRETARY

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH MILES, EVAN N. HALE, R.R. MITCHELL

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,015,266
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).....	3,059,948
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	48,085
C. LOANS, NET.....	3,011,863
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	4,578
11. FURNITURE AND FIXTURES, NET.....	17,687
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	44,985
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	4,094,379

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	36,679
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	683,584
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	2,065,298
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	20,377
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,805,938
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	683,584
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	2,085,675
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.....	
31. OTHER LIABILITIES.....	33,193
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,839,131
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	500,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	100,000
37. UNDIVIDED PROFITS.....	655,248
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,255,248
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	4,094,379

VAIL FIRSTBANK INDUSTRIAL BANK
VAIL

OFFICERS-

ROGER A. BEHLER, PRESIDENT; TERRY L. HALVERSON, PAUL J. GALE, VICE-PRESIDENTS; JAMES E. THOMASON, ASST. VICE-PRESIDENT/CASHIER; MARK R. RISTOW, ASST. CASHIER; CURTIS J. HARRIS, AUDITOR; STEVEN J. SWENSEN, ASST. AUDITOR

DIRECTORS-

ROBERT S. APPEL, ROGER A. BEHLER, 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 WILLIAMS, J. ROBERT YOUNG

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	1,409,706
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.....	456,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME).....	46,275
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	500
C. LOANS, NET.....	45,775
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	56,724
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	34,530
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,002,735

 LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	611,259
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	978,093
20. MONEY MARKET ACCOUNTS.....	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	111,041
25. ACCRUED INTEREST ON ALL DEPOSITS.....	3,907
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	1,704,300
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	1,589,352
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	114,948
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.....	42,751
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,747,051
33. SUBORDINATED NOTES AND DEBENTURES.....	

 EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	20,000
37. UNDIVIDED PROFITS.....	135,684
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	255,684
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,002,735

FIRST WALSENBERG INDUSTRIAL BANK
WALSENBERG

OFFICERS-

DR. FRED MANGHINI, PRESIDENT; JAY CROOK, VICE-PRESIDENT

DIRECTORS-

JAY D. CROOK, E.A. GAYTAN, VIRGIL LADURINI, DR. FRED MENGHINI

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	94,651
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).....	634,842
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	25,942
C. LOANS, NET.....	608,900
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	13,234
11. FURNITURE AND FIXTURES, NET.....	3,194
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.....	56,364
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	786,043

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	85,493
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	54,801
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	440,737
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	12,186
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	593,217
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	54,801
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	452,923
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.....	13,300
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	606,517
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	30,000
37. UNDIVIDED PROFITS.....	49,526
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	179,526
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	786,043

AVCO WESTMINSTER INDUSTRIAL BANK
WESTMINSTER

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; WILLIAM SPYKER, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; JAMES ESA, ASST. VICE-PRESIDENT; EDWARD FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH, JAMES ESA

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	22,590
2. U.S. TREASURY SECURITIES.....	29,606
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	30,450
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).....	2,683,170
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	90,956
C. LOANS, NET.....	2,592,214
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	23,401
11. FURNITURE AND FIXTURES, NET.....	12,934
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	20,018
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	264
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,731,477

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	99,892
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	127,250
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	193,563
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	2,404
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	423,109
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	227,142
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	195,967
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.....	1,499,833
31. OTHER LIABILITIES.....	7,755
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	1,930,697
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	135,000
37. UNDIVIDED PROFITS.....	465,780
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	800,780
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,731,477

CHEMICAL FINANCIAL INDUSTRIAL BANK
WESTMINSTER

OFFICERS-

MILTON KATZ, PRESIDENT/DIRECTOR; JAMES F. CLINE, MORTON H. MANDEL,
GLENN W. PERKINS, VICE-PRESIDENTS; LEONARD A. ZYCH, VICE-PRESIDENT/
DIRECTOR; JAMES 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, CARL S. HAMMER,
KENNETH J. DACEK

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	25,617
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS.....	202,451
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).....	14,875,058
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	158,819
C. LOANS, NET.....	14,716,239
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	7,491
11. FURNITURE AND FIXTURES, NET.....	26,725
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	275,907
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	15,254,430

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	77,059
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	367,807
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	
22. REGULAR CERTIFICATES OF DEPOSIT.....	3,718
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	11,281
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	459,865
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	367,807
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	14,999
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.....	11,688,931
31. OTHER LIABILITIES.....	25,197
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	12,173,993
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.....	1,080,437
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	3,080,437
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	15,254,430

WESTMINSTER MANUFACTURERS HANOVER INDUSTRIAL BANK
WESTMINSTER

OFFICERS-

FLOYD A. TYLER, 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; DICK BENNETT, MANAGER

DIRECTORS-

WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS M. RYAN, EDWARD W. MAY,
FLOYD A. TYLER, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	965,000
2. U.S. TREASURY SECURITIES.....	
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS.....	111,000
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).....	9,418,000
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	97,000
C. LOANS, NET.....	9,321,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	37,000
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.....	71,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	10,505,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	239,000
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	2,053,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	306,000
22. REGULAR CERTIFICATES OF DEPOSIT.....	3,807,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	6,405,000
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.....	870,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	162,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	7,437,000
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	600,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	900,000
37. UNDIVIDED PROFITS.....	1,568,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	3,068,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	10,505,000

CREDITRIFT OF AMERICA INDUSTRIAL BANK
WHEAT RIDGE

OFFICERS-

WENDELL L. DIXON, PRESIDENT, LOUIS DURFEE, ROSSITER A. ARMSTRONG,
JOHN J. BOLGER, TROY GOODWIN, JOSEPH L. HENRY, FRED S. KOHLRUSS,
ERIC H. KREBS, DAVID M. LACKEY, GEORGE M. LINDSTROM, JAMES I. MANLEY,
HAROLD R. PALMEN, ROBERT R. PATTON, JAMES A. RICHARDS, DAVID C. SEELEY,
JAMES S. SNYDER, TIMOTHY A. TIMPLE, MILLARD C. WILDENSTEIN, VICE-
PRESIDENTS; WILLIAM A. ROTZIEN, SECRETARY; HOWARD E. PARKER, TREASURER;
JAY ANDREW HARP, ASST. SECRETARY; WILLIAM A. NEFF, ASST. TREASURER;
ROBERT P. PLUMMER, ASST. TREASURER AND CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, WILLIAM A. ROTZIEN

 DECEMBER 31, 1986

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).....	2,838,374
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	67,154
C. LOANS, NET.....	2,771,220
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	15,494
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	5,851
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,793,365

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.....	720,816
31. OTHER LIABILITIES.....	12,923
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	733,739
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	200,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	800,000
37. UNDIVIDED PROFITS.....	1,059,626
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	2,059,626
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,793,365

ROCKY MOUNTAIN WIDEFIELD INDUSTRIAL BANK
WIDEFIELD

OFFICERS-

W. HAROLD DOBSON, PRESIDENT/CHAIRMAN OF BOARD; THOMAS A. RAGULSKY, VICE-PRESIDENT; HARRIS H. SIMMONS, TREASURER/ASSISTANT SECRETARY;
B. LYNNE MURRAY, SECRETARY

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, THOMAS RAGULSKY, HARRIS SIMMONS

 DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	2,125,339
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).....	5,606,177
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	179,073
C. LOANS, NET.....	5,427,104
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	15,489
11. FURNITURE AND FIXTURES, NET.....	18,025
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	40,769
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	257,742
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	7,884,468

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	303,055
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	132,665
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	183,691
22. REGULAR CERTIFICATES OF DEPOSIT.....	922,000
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	1,988,000
25. ACCRUED INTEREST ON ALL DEPOSITS.....	27,125
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	3,556,536
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	132,665
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	3,120,816
27. EXCESS FUNDS PURCHASED.....	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
B. OTHER LIABILITIES FOR BORROWED MONEY.....	3,325,500
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES.....	
30. BILLS PAYABLE TO PARENT COMPANY.....	
31. OTHER LIABILITIES.....	1,318
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	6,883,354
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	110,400
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	138,800
37. UNDIVIDED PROFITS.....	751,914
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	1,001,114
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	7,884,468

YUMA INDUSTRIAL BANK
YUMA

OFFICERS-

GARY L. RIPE, PRESIDENT; DALETTE S. ADAMS, VICE-PRESIDENT/SECRETARY

DIRECTORS-

DALETTE S. ADAMS, GARY L. RIPE, ROBERT E. WILSON, GERALD ZION

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS.....	462,893
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).....	2,363,808
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES.....	28,772
C. LOANS, NET.....	2,335,036
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET.....	
11. FURNITURE AND FIXTURES, NET.....	6,081
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES.....	92,163
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES.....	
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK.....	
15. OTHER ASSETS.....	82,229
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15).....	2,978,402

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS.....	99,773
18. NOW ACCOUNTS.....	
19. PAYABLE THRU DRAFT ACCOUNTS.....	
20. MONEY MARKET ACCOUNTS.....	728,863
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).....	7,799
22. REGULAR CERTIFICATES OF DEPOSIT.....	1,965,926
23. BROKERED DEPOSITS.....	
24. OTHER TIME DEPOSITS.....	
25. ACCRUED INTEREST ON ALL DEPOSITS.....	1,823
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25).....	2,804,184
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29).....	728,863
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25).....	1,975,548
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.....	13,319
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31).....	2,817,503
33. SUBORDINATED NOTES AND DEBENTURES.....	

EQUITY CAPITAL:

34. COMMON STOCK.....	100,000
35. OTHER CAPITAL STOCK.....	
36. SURPLUS.....	20,000
37. UNDIVIDED PROFITS.....	40,899
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES.....	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38).....	160,899
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39).....	2,978,402

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