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EIGHTY-SIXTH
ANNUAL REPORT

OF THE
STATE BANK COMMISSIONER
OF THE
STATE OF COLORADO



OLORADO

To His Excellency

ROY ROMER

The Governor of the State

of

Colorado

For the period from January 1, 1995

to December 31, 1995



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**EIGHTY-SIXTH
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, 1995
to December 31, 1995**

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STATE OF COLORADO

Department of Regulatory Agencies

Joseph A. Garcia
Executive Director



Roy Romer
Governor

DIVISION OF BANKING

Barbara M.A. Walker
State Bank Commissioner

James T. Dillon
Chief Deputy Bank Commissioner

December 31, 1995

The Honorable Roy Romer
Governor of Colorado
State Capitol, Room 103
Denver, Colorado 80203

Dear Governor Romer:

I am honored to submit this Annual Report (Report) on behalf of the Colorado Division of Banking (Division) for all Colorado state chartered commercial banks, industrial banks, and trust companies, as required by the provisions of Sections 11-2-110, 11-22-109.6, and 11-23-118, C.R.S., respectively. Also contained in the Report is information concerning debt adjusters and money order companies licensed by the Division, and other comparative information.

A summary of Colorado loan and deposit information is presented in the Report. This information was compiled from the Annual Reports of Colorado Deposit and Loan Activity filed for the first time pursuant to Section 11-25-107(2), C.R.S., by all state chartered and federally chartered banks and state chartered industrial banks and their branches accepting deposits in this state, or the bank holding companies and industrial bank holding companies thereof conducting business in this state. The information provided in these reports is intended to enable the Division to monitor and report on the flow of deposits and lending activity of banks operating in Colorado.

The Colorado economy remained strong during 1995, although not as robust as the previous two years. The Economic and Revenue Forecast prepared by the Colorado Legislative Council projects that the Colorado economy will continue to grow during 1996, albeit at a slower rate than previous years. Unemployment figures are expected to be low during 1996 and Colorado should again experience a net gain in job creation.

1560 Broadway, Suite 1175, Denver, CO 80202
(303) 894-7575 PDPA (303) 894-7572 FAX (303) 894-7570

The Honorable Roy Romer
Page 2
December 31, 1995

Colorado state chartered banks and trust companies recorded strong earnings in 1995 and this trend is projected to continue in 1996. Commercial bank consolidations continued at a fast pace during 1995, resulting in a decrease in the total number of state chartered banks and industrial banks. However, the capital base of state chartered banks, industrial banks, and trust companies increased during 1995, as did total bank assets and trust assets. During 1995, two *de novo* commercial bank charters were approved by the Colorado State Banking Board.

The 129 state chartered commercial banks reported total deposits of \$8,621,188,000 and total assets of \$10,027,847,000 as of December 31, 1995. Assets increased by 15.0 percent over those reported in 1994. At the end of 1994, there were 140 state chartered commercial banks with total deposits of \$7,516,423,000 and total assets of \$8,728,495,000.

The 5 state chartered industrial banks reported total deposits of \$360,165,000 and total assets of \$431,282,000, as of December 31, 1995. Assets increased 20.9 percent since 1994, at which time the 6 state chartered industrial banks reported total assets of \$356,809,000 and total deposits of \$274,117,000.

Colorado has 8 state chartered trust companies that reported total trust assets of \$36,695,293,000 as of December 31, 1995. Trust assets increased 28.0 percent since 1994, at which time the 9 state chartered trust companies reported total trust assets of \$28,679,406,000. Deposits of \$1,310,114,000 were held in 3 FDIC insured trust companies. This is a decrease of 9.6 percent from the \$1,449,069,000 in deposits held on December 31, 1994.

The Division hopes that this Report is helpful to you and your staff.

Sincerely,



Barbara M.A. Walker
State Bank Commissioner

COLORADO STATE BANKING BOARD

Chairman

Sandra J. Herzog
Term Expires July 1, 1995

Paula Martinez Gonzales
Term Expires July 1, 1995

Maurice Goodgaine, Jr.
Term Expires July 1, 1995

R. Kent Landmark
Term Expires July 1, 1997

William A. Mitchell
Term Expires July 1, 1997

Mary L. Mohr
Term Expires July 1, 1997

Jerald Starks
Term Expires July 1, 1997

Robert J. Young
Term Expires July 1, 1995

Legal Counsel

Richard H. Forman
Senior Assistant Attorney General

DIVISION OF BANKING

State Bank Commissioner
Barbara M.A. Walker

Deputy Bank Commissioner
James T. Dillon

Management Analyst III
Kathy Jo DiLuzio

Supervising Examiners
Kenneth R. Ehrich Richard J. Fulkerson
Robert Hinton Lee B. Woodbury

Staff Assistant to Board and Commissioner
Sue C. Johnston

EDP Auditor II
Robert Kissel
Leonard A. Reish

Financial Credit Examiner III
Mary Stanfield

Senior Financial Institutions Examiners
Morris Augusta Walter Epting
E. Earl Penwell Ken Malskeit
John Wood

Financial Institutions Examiners
Joe Bour Marsha Massey
Antoinette Clair Michele Page
Raymond Schorn Milad G. Fam
Susie Sidney Victor A. Hangar
Robert L. Smith R. Charles Krieger
Jenifer Waller

ADMINISTRATIVE SECTION

Office Manager
Judy Zullo

Administrative Assistant III
Sheryn Greene

Administrative Assistant II
Jazell Carter
Jan Clary
Renee DeFoe
Misty Elder
Peter Walker

Accounting Technician II
Linda Hunter

SPECIALTY EXAMINATIONS

Public Deposit, Compliance, Money Transmitter, Debt Adjuster

Program Administrator II
Cynthia Chamberlin

Financial Credit Examiners
Virginia Greenwalt-Belmain
Ron Roberts

Administrative Assistant II
Virginia Barela Vivian Mooren

COLORADO LOANS AND DEPOSITS
AS OF DECEMBER 31, 1995
(000 Omitted)

The following information was compiled from the Annual Reports of Colorado Deposits and Loan Activity submitted by all banks and industrial banks accepting deposits in Colorado pursuant to Section 11-25-107, Colorado Revised Statutes. Loans and deposits are reported as Colorado loans and deposits if the mailing address of the borrower or depositor is in Colorado. Credit card receivables and federal funds are excluded and are not reported on the following schedules.

STATE CHARTERED COMMERCIAL BANKS		
Category	Balance	Percent of Grand Totals
1-4 Family Residential Loans	1,515,481	30.90%
Multifamily Res. Loans	79,351	33.05%
Other Real Estate Loans	1,631,545	39.74%
Agricultural Loans	318,311	41.36%
Commercial Loans	1,050,634	35.73%
Consumer Loans	594,812	23.07%
Other Loans	72,343	18.59%
Total Loans	5,262,477	33.04%
Total Deposits	7,821,073	29.39%

STATE CHARTERED INDUSTRIAL BANKS		
Category	Balance	Percent of Grand Totals
1-4 Family Residential Loans	90,696	1.85%
Multifamily Res. Loans	2,215	0.92%
Other Real Estate Loans	18,861	0.46%
Agricultural Loans	22	0.00%
Commercial Loans	189	0.01%
Consumer Loans	23,423	0.91%
Other Loans	652	0.17%
Total Loans	136,058	0.85%
Total Deposits	145,065	0.55%

FEDERALLY CHARTERED BANKS		
Category	Balance	Percent of Grand Totals
1-4 Family Residential Loans	3,298,138	67.25%
Multifamily Res. Loans	158,564	66.03%
Other Real Estate Loans	2,455,396	59.80%
Agricultural Loans	451,321	58.64%
Commercial Loans	1,890,034	64.27%
Consumer Loans	1,959,833	76.02%
Other Loans	316,112	81.24%
Total Loans	10,529,398	66.11%
Total Deposits	18,647,517	70.07%

TOTAL COLORADO LOANS AND DEPOSITS*	
Category	Balance
1-4 Family Residential Loans	4,904,315
Multifamily Res. Loans	240,130
Other Real Estate Loans	4,105,802
Agricultural Loans	769,654
Commercial Loans	2,940,857
Consumer Loans	2,578,068
Other Loans	389,107
Total Loans	15,927,933
Total Deposits	26,613,655

*Does not include Colorado deposits and loans held by savings and loans or credit unions.

**COLORADO LOAN AND DEPOSIT INFORMATION
SUMMARY ANALYSIS**

(000 omitted)

SUMMARY OF COLORADO LOANS AND DEPOSITS				
BANKS OPERATING IN COLORADO	COLORADO LOANS	PERCENT OF COLO TOTALS	COLORADO DEPOSITS	PERCENT OF COLO TOTALS
STATE CHARTERED COMMERCIAL BANKS	\$ 5,262,477	33.0%	\$ 7,821,073	29.4%
INDUSTRIAL BANKS	\$ 136,058	0.9%	\$ 145,065	0.5%
FEDERALLY CHARTERED BANKS	\$ 10,529,398	66.1%	\$ 18,647,517	70.1%
TOTAL COLORADO LOANS AND DEPOSITS	\$ 15,927,933	100.0%	\$ 26,613,655	100.0%
REGIONALS*				
TOTAL COLORADO LOANS & DEPOSITS HELD BY REGIONALS	\$ 7,812,477	49.0%	\$ 14,271,604	53.6%
COLORADO LOANS AND DEPOSITS EXCLUDING REGIONALS				
STATE CHARTERED COMMERCIAL	\$ 4,551,226	56.1%	\$ 6,785,256	55.0%
INDUSTRIAL	\$ 136,058	1.7%	\$ 145,065	1.2%
FEDERALLY CHARTERED	\$ 3,428,172	42.2%	\$ 5,411,730	43.8%
TOTAL COLO. LNS. & DEPOSITS	\$ 8,115,456	100.0%	\$ 12,342,051	100.0%

SUMMARY OF TOTAL LOANS AND DEPOSITS				
BANKS OPERATING IN COLORADO	TOTAL LOANS	PERCENT OF TOTAL	TOTAL DEPOSITS	PERCENT OF TOTAL
STATE CHARTERED COMMERCIAL BANKS	\$ 5,740,802	27.1%	\$ 8,621,188	27.6%
INDUSTRIAL BANKS	\$ 317,879	1.5%	\$ 360,165	1.2%
FEDERALLY CHARTERED BANKS	\$ 15,132,673	71.4%	\$ 22,266,050	71.3%
TOTAL LOANS AND DEPOSITS HELD BY COLORADO BANKS	\$ 21,191,154	100.0%	\$ 31,247,403	100.0%
LESS CREDIT CARD RECEIVABLES	\$ (2,204,197)			
TOTAL LOANS EXCLUDING CREDIT CARD RECEIVABLES	\$ 18,986,957			
TOTAL OUT OF STATE LOANS AND DEPOSITS	\$ 3,059,024	16.1%	\$ 4,633,748	14.8%
REGIONALS				
TOTAL LOANS AND DEPOSITS HELD BY REGIONALS	\$ 12,252,182	100.0%	\$ 16,286,306	100.0%
LESS CREDIT CARD RECEIVABLES	\$ (1,719,297)			
TOTAL LOANS EXCLUDING CREDIT CARD RECEIVABLES	\$ 10,532,885			
OUT OF STATE LOANS AND DEPOSITS	\$ 2,720,408	25.8%	\$ 2,014,702	12.4%
TOTAL LOANS AND DEPOSITS EXCLUDING REGIONALS				
STATE CHARTERED COMMERCIAL	\$ 4,908,761	54.9%	\$ 7,582,821	50.7%
INDUSTRIAL	\$ 317,879	3.6%	\$ 360,165	2.4%
FEDERALLY CHARTERED	\$ 3,712,332	41.5%	\$ 7,018,111	46.9%
TOTAL LOANS AND DEPOSITS	\$ 8,938,972	100.0%	\$ 14,961,097	100.0%
LESS CREDIT CARD RECEIVABLES	\$ (484,900)			
TOTAL LOANS EXCLUDING CREDIT CARD RECEIVABLES	\$ 8,454,072			
TOTAL OUT OF STATE LOANS AND DEPOSITS	\$ 338,616	4.0%	\$ 2,619,046	17.5%

*Regional banks with total Colorado assets in excess of \$1 billion.

DE NOYO COMMERCIAL BANK BRANCHES

<u>Bank Name/Location</u>	<u>Date Opened</u>
Firststate Bank of Colorado-Thornton Adams County Thornton	03-20-95
Union Bank & Trust-University Hills Denver County Denver	03-20-95
MegaBank of Arapahoe-North Denver County Denver	03-20-95
Community Banks of Colorado-Crested Butte Gunnison County Crested Butte	03-27-95
The First Security Bank-Convenience Center Logan County Sterling	04-22-95
Kiowa State Bank-Parker Douglas County Parker	05-15-95
Pioneer Bank of Longmont-Lyons Boulder County Lyons	06-01-95
Western Colorado Bank-Montrose Montrose County Montrose	06-12-95
UMB Bank Colorado-Highlands Banking Center Arapahoe County Littleton	07-10-95
UMB Bank Colorado-Denver Banking Center Denver County Denver	07-10-95
Lafayette State Bank-Louisville Banking Center Boulder County Louisville	07-17-95
Gunnison Bank & Trust Company-Crested Butte Gunnison County Crested Butte	07-24-95
Avon Branch of First Bank of Eagle County Eagle County Avon	08-01-95
Independent Bank-Greeley Weld County Greeley	08-14-95
State Bank & Trust of Colorado Springs-Mobile Branch El Paso County Colorado Springs	08-14-95
Gunnison Bank & Trust Company-Crested Butte Company Gunnison County Crested Butte	07-24-95
Pueblo Bank & Trust Company-Colorado Springs El Paso County Colorado Springs	10-23-95
Bank of Denver-Glendale Arapahoe County Glendale	10-24-95

Continued

DE NOVO COMMERCIAL BANK BRANCHES - Continued

Bank Name/Location	Date Opened
Firststate Bank of Colorado-Cherry Creek Denver County Denver	10-31-95
Alpine Bank-Vail Eagle County Vail	11-06-95
Western Colorado Bank-City Market Montrose County Montrose	12-02-95
Union Bank & Trust-Lakewood Jefferson County Lakewood	12-04-95
The Minnequa Bank of Pueblo-Airport Branch Pueblo County Pueblo	12-15-95
Community Banks of Colorado-Gunnison Gunnison County Gunnison	12-18-95
Collegiate Peaks Bank-Banking Center Chaffee County Salida	12-26-95

COMMERCIAL BANK BRANCHES ESTABLISHED THROUGH MERGER

<u>Bank Name/Location</u>	<u>Date Opened</u>
Mountain Parks Bank-West--Breckenridge Office Summit County Breckenridge	01-01-95
Key Bank of Colorado El Paso County Colorado Springs	03-25-95
<u>Revised Charter Indicating Location Change:</u>	
Mountain Parks Bank-West (Main Office) Grand County Kremmling	
To: Breckenridge (Prior Branch Location) Summit County Breckenridge	04-12-95
<u>Revised Branch Certificate Indicating Location Change:</u>	
Mountain Parks Bank-West--Breckenridge Office Summit County Breckenridge	
To: Kremmling Office (Prior Main Office Location) Grand County Kremmling	04-12-95
Mountain Parks Bank-West--Fairplay Office Park County Fairplay	04-12-95
Mountain Parks Bank-West--Frisco Office Summit County Frisco	04-12-95
<u>Revised Branch Certificate Indicating Bank Name Change:</u>	
From: Mountain Parks Bank-Granby Office Grand County Granby	
To: Mountain Parks Bank-West--Granby Office Grand County Granby	04-12-95
<u>Revised Branch Certificate Indicating Bank Name Change:</u>	
From: Mountain Parks Bank-Grand Lake Branch Grand County Grand Lake	
To: Mountain Parks Bank-West--Grand Lake Branch Grand County Grand Lake	04-12-95
Independent Bank-Platteville Weld County Platteville	05-02-95
Independent Bank-Fort Lupton Weld County Fort Lupton	05-02-95
Independent Bank-Wiggins Morgan County Wiggins	05-02-95
WestStar Bank-Dillon Office Summit County Dillon	06-01-95
Key Bank of Colorado-Arapahoe Arapahoe County Englewood	07-24-95

Continued

COMMERCIAL BANK BRANCHES ESTABLISHED THROUGH MERGER - Continued

<u>Bank Name/Location</u>	<u>Date Opened</u>
Key Bank of Colorado-Arvada Jefferson County Arvada	07-24-95
Key Bank of Colorado-Arvada Plaza Jefferson County Arvada	07-24-95
Key Bank of Colorado-Denver Denver County Denver	07-24-95
Key Bank of Colorado-Denver West Jefferson County Golden	07-24-95
Key Bank of Colorado-Governor's Plaza Arapahoe County Littleton	07-24-95
Key Bank of Colorado-Leetsdale Denver County Denver	07-24-95
Key Bank of Colorado-Monaco Denver County Denver	07-24-95
Key Bank of Colorado-South Colorado Boulevard Denver County Denver	07-24-95
Key Bank of Colorado-National City Denver County Denver	07-24-95
Key Bank of Colorado-University Hills Denver County Denver	07-24-95
Key Bank of Colorado-73rd Avenue Adams County Commerce City	07-24-95
Key Bank of Colorado-Southeast Denver County Denver	09-20-95
Key Bank of Colorado-Parker Road Arapahoe County Aurora	09-20-95
Key Bank of Colorado-Iliff Arapahoe County Aurora	09-20-95
Key Bank of Colorado-Commerce City Adams County Commerce City	09-20-95
Key Bank of Colorado-Aurora Arapahoe County Aurora	09-20-95
Alpine Bank-Aspen Pitkin County Aspen	11-06-95
Alpine Bank-Aspen Airport Business Center Pitkin County Aspen	11-06-95

Continued

COMMERCIAL BANK BRANCHES ESTABLISHED THROUGH MERGER - Continued

<u>Bank Name/Location</u>	<u>Date Opened</u>
Alpine Bank-Basalt Eagle County Basalt	11-06-95
Alpine Bank-Battlement Mesa Garfield County Parachute	11-06-95
Alpine Bank-El Jebel Eagle County El Jebel	11-06-95
Alpine Bank-Carbondale Garfield County Carbondale	11-06-95
Alpine Bank-Rifle Garfield County Rifle	11-06-95
Alpine Bank-Eagle Eagle County Eagle	11-06-95
Alpine Bank-Grand Junction Mesa County Grand Junction	11-06-95
Alpine Bank-Grand Junction Downtown Mesa County Grand Junction	11-06-95
Alpine Bank-Snowmass Village Pitkin County Snowmass Village	11-06-95
Mountain Parks Bank-West--Silverthorne Office Summit County Silverthorne	12-04-95
Vectra Bank-Alameda Office Denver County Denver	12-01-95

COMMERCIAL BANK BRANCHES ESTABLISHED THROUGH ACQUISITION

<u>Bank Name/Location</u>	<u>Date Opened</u>
WestStar Bank-West Vail Office Eagle County Vail	01-01-95
The First Security Bank-Akron Washington County Akron	01-14-95
The First Security Bank-Fort Morgan Morgan County Fort Morgan	01-14-95
The First Security Bank-Holyoke Phillips County Holyoke	01-14-95
The First Security Bank-Julesburg Sedgwick County Julesburg	01-14-95
The First Security Bank-Sterling Logan County Sterling	01-14-95
Lafayette State Bank-Pearl Street Banking Center Boulder County Boulder	02-06-95
The Minnequa Bank of Pueblo-Pueblo West Pueblo County Pueblo West	04-14-95
WestStar Bank-West Vail Office Eagle County Vail	07-10-95
Mountain Parks Bank-East--Aurora Office Arapahoe County Aurora	09-15-95
Craig, Colorado Branch of Colorado Community First State Bank Moffat County Craig	10-27-95

COMMERCIAL BANK BRANCH CLOSURES

<u>Bank Branch Name/Location</u>	<u>Date Closed</u>
OMNIBANK Cherry Creek, a Branch of OMNIBANK Aurora Denver County Denver	August 1995
Professional Bank-Downtown Branch Denver County Denver	08-11-95

DE NOVO COMMERCIAL BANKS

<u>Bank Name/Location</u>	<u>Date Opened</u>
First American State Bank Denver County Denver	07-10-95
FirstBank of Colorado Springs El Paso County Colorado Springs	12-19-95
Premier Bank Denver County Denver	12-28-95

COMMERCIAL BANK MERGERS INTO OTHER COMMERCIAL BANKS

Bank Name/Location	Date Opened
Bank of Southern Colorado Pueblo County Pueblo West To: The Minnequa Bank of Pueblo Pueblo County Pueblo	04-14-95
Independent Bank of Platteville Weld County Platteville To: Independent Bank of Kersey (Name change to <u>Independent Bank</u> 05-02-95) Weld County Kersey	05-01-95
The Peoples Bank & Trust Arapahoe County Aurora To: Mountain Parks Bank-East Jefferson County Evergreen	09-15-95
The following <u>OMNIBANKS</u> :	
OMNIBANK Southeast Denver County Denver	09-20-95
OMNIBANK Parker Road Arapahoe County Aurora	09-20-95
OMNIBANK Iliff Arapahoe county Aurora	09-20-95
OMNIBANK Commerce City Adams County Commerce City	09-20-95
OMNIBANK Aurora Arapahoe County Aurora	09-20-95
To: Key Bank of Colorado Lamar County Fort Collins	09-20-95
The following <u>Alpine Banks</u> :	
Alpine Bank, Aspen Pitkin County Aspen	11-06-95
Alpine Bank, Basalt Eagle County Basalt	11-06-95
Alpine Bank, Carbondale Garfield County Carbondale	11-06-95
Alpine Bank, Eagle Eagle County Eagle	11-06-95
Alpine Bank, Grand Junction Mesa County Grand Junction	11-06-95
Alpine Bank, Snowmass Village Pitkin County Snowmass Village	11-06-95
To: Alpine Bank & Trust (Name changed to <u>Alpine Bank</u> 11-09-95) Garfield County Glenwood Springs	11-06-95

CONVERSION: STATE TO NATIONAL

<u>Bank Name/Location</u>	<u>Date Opened</u>
The Ken-Caryl Bank Arapahoe County Littleton New Bank Name: Norwest Bank Colorado, N.A.	03-17-95
Golden Bank, Applewood Jefferson County Wheatridge New Bank Name: Norwest Bank Colorado, N.A.	08-11-95

CONVERSION: NATIONAL TO STATE

<u>Bank Name/Location</u>	<u>Date Opened</u>
First National Bank of Florence Fremont County Florence To: Rocky Mountain Bank & Trust Fremont County Florence	01-23-95
The Bank, N.A. Jefferson County Evergreen To: Mountain Parks Bank-West Grand County Kremmling	04-12-95

ACQUIRED AND MERGED: NATIONAL TO STATE

Snow Bank, N.A. Summit County Dillon To: WestStar Bank (Dillon Office) Eagle County Vail	06-01-95
First National Bank of Denver Denver County Denver To: Vectra Bank (Alameda Office) Denver County Denver	12-01-95

APPROVAL TO OPERATE A DETACHED FACILITY

<u>Bank Name/Location</u>	<u>Date</u>
First State Bank of Hotchkiss Delta County Hotchkiss	04-06-95
Pitkin County Bank & Trust Company Pitkin County Aspen	09-01-95

DETACHED FACILITY CLOSURE

<u>Bank Name/Location</u>	<u>Date</u>
Citywide Bank of Denver Arapahoe County Denver	09-01-95

APPROVAL TO OPERATE A LOAN PRODUCTION OFFICE

<u>Bank Name/Location</u>	<u>Date</u>
First Bank of Eagle County Eagle County Eagle	01-09-95
BestBank Adams County Thornton	03-20-95

LOAN PRODUCTION OFFICE CLOSURE

<u>Bank Name/Location</u>	<u>Date</u>
First Bank of Eagle County Eagle County Eagle	December 1995

NAME CHANGES

<u>Bank Name/Location</u>	<u>Date</u>
The Bank	
To: Mountain Parks Bank-East Jefferson County Evergreen	01-01-95
Mountain Parks Bank	
To: Mountain Parks Bank-West Grand County Kremmling	01-01-95
Bank of Norwood	
To: Western Colorado Bank San Miguel County Norwood	04-17-95
Bank of Cripple Creek	
To: Community Banks of Colorado Teller County Cripple Creek	04-17-95
Independent Bank of Kersey	
To: Independent Bank Weld County Kersey	05-02-95
Vail Bank	
To: WestStar Bank Eagle County Vail	06-01-95
Custer County Bank	
To: Colorado Mountain Bank Custer County Westcliffe	07-13-95
First Mountain State Bank	
To: MontroseBank Montrose County Montrose	09-01-95
Colorado Community First State Bank of Steamboat Springs	
To: Colorado Community First State Bank Routt County Steamboat Springs	10-15-95
Alpine Bank & Trust	
To: Alpine Bank Garfield County Glenwood Springs	11-09-95

BANK HOLDING COMPANIES
OF COLORADO STATE CHARTERED BANKS
AS OF 12/31/95

HOLDING COMPANY	BANK(S)*	BANK ASSETS*	BANK HC ASSETS*
405 Corporation LaJunta, CO	Ark Valley Independent Bank LaJunta, CO	\$21,206	\$21,206
Alpine Banks of Colorado Glenwood Springs, CO	Alpine Bank Glenwood Springs	\$352,334	\$352,334
Arapahoe County Funding Co. Englewood, CO	Arapahoe Bank & Trust	\$101,603	\$101,603
Ark Valley Bankshares, Inc. LaJunta, CO	Empire State Bank Rocky Ford	\$12,799	\$48,526
	LaJunta State Bank & Trust LaJunta	\$35,727	
Baltz Family Partners, Ltd. Parker, CO	First United Bank Parker	\$68,770	\$68,770
Aspen Bancshares, Inc. Aspen, CO	Pitkin County Bank Aspen	\$152,407	\$152,407
Bank Land Company Denver, CO	Southwest State Bank Denver	\$113,545	\$113,545
Bankers' Bank of the West Bancorporation Denver, CO	Bankers' Bank of the West Denver	\$60,608	\$60,608
Bolder Bancorporation Boulder, CO	The Bank of Boulder Boulder	\$121,680	\$121,680
Broadmoor Capital Corporation Colorado Springs, CO	Bank at Broadmoor Colorado Springs	\$38,876	\$38,876
Burlington Bancshares, Inc. Burlington, CO	Bank of Burlington Burlington	\$34,428	\$34,428
CSB Bancorp, Inc. Walsh, CO	Colorado State Bank Walsh	\$22,836	\$22,836
Castle Rock Bank Holding Co. Castle Rock, CO	Castle Rock Bank Castle Rock	\$24,184	\$24,184
Cedaredge Financial Services, Inc. Cedaredge, CO	Western Community Bank Cedaredge	\$36,623	\$36,623
Centennial Bank Holding, Inc. Eaton, CO	The Eaton Bank Eaton	\$56,873	\$80,054
	Farmers Bank Eaton	\$23,181	
Charter Bancorporation Englewood, CO	Charter Bank & Trust Englewood	\$25,146	\$25,146
Citadel Bancorporation Colorado Springs, CO	Citadel Bank Colorado Springs	\$32,535	\$32,535
Citizens Banco, Inc. Westminster, CO	Citizens Bank Westminster	\$43,495	\$43,495

*Does Not include federally chartered banks, if any, of the holding company.

BANK HOLDING COMPANIES
OF COLORADO STATE CHARTERED BANKS
AS OF 12/31/95

HOLDING COMPANY	BANK(S)*	BANK ASSETS*	BANK HC ASSETS*
Citizens Holding Corp Keenesburg, CO	Citizens State Bank Keenesburg	\$28,155	\$28,155
Citizens Investment Company Thornton, CO	North Valley Bank Thornton	\$56,976	\$56,976
Clear Creek Bank Corp. Idaho Springs, CO	First State Bank Idaho Springs	\$16,676	\$16,676
ColoEast Bankshares, Inc Lamar, CO	ColoEast Bank & Trust Co. Lamar	\$54,057	\$54,057
Colonial Bancorp Denver, CO	Colonial Bank Denver	\$42,567	\$42,567
Community First Bankshares, Inc. Fargo, ND	Colo. Community First State Bk. Steamboat Springs	\$54,057	\$54,057
Colorado Funding Company Denver, CO	Colorado State Bank Denver	\$157,717	\$157,717
Commerce Bankshares, Inc. Aurora, CO	Commerce Bank of Aurora Aurora	\$61,642	\$61,642
Community Bankshares, Inc. Denver, CO	Community Banks of Colorado Cripple Creek	\$35,980	\$35,980
Cortez Investment Co. Cortez, CO	Citizens State Bank Cortez	\$46,417	\$46,417
Custer Bancorp Westcliffe, CO	Colorado Mountain Bank Westcliffe	\$25,777	\$25,777
Denver Bankshares, Inc. Denver, CO	Bank of Denver Denver	\$116,427	\$116,427
Duel County Interstate Bank Co. Chappell, NE	Haxtun Community Bank Haxtun	\$21,233	\$21,233
Estes Bank Corporation Estes Park, CO	Estes Park Bank Estes Park	\$48,734	\$48,734
FNB, Inc Greeley, CO	Poudre Valley Bank Ft. Collins	\$24,348	\$24,348
F. S. B. Bancorporation Ft. Morgan, CO	Farmers State Bank Ft. Morgan	\$115,367	\$115,367
First Flo Corporation Florence, CO	Rocky Mountain Bank & Trust Florence	\$20,193	\$20,193
First Mountain Company Montrose, CO	Montrosebank Montrose	\$27,297	\$27,297
First National of Nebraska Omaha, NE	Union Colony Bank Greeley	\$273,236	\$273,236
First Pioneer Bank Corp Brush, CO	Farmers State Bank Brush	\$26,759	\$26,759
First State Bancorp of the Rockies Ft. Collins, CO	First State Bank Ft. Collins	\$54,072	\$54,072

BANK HOLDING COMPANIES
OF COLORADO STATE CHARTERED BANKS
AS OF 12/31/95

HOLDING COMPANY	BANK(S)*	BANK ASSETS*	BANK HC ASSETS*
First State Bancshares, Inc. Scottsbluff, NE	First State Bank Colorado Springs	\$5,362	\$5,362
First Western Corporation Kimball, NE	Firststate Bank - Colorado Northglenn	\$34,939	\$34,939
FirstBank Holding Company of Colorado Lakewood, CO	FirstBank of Avon Avon	\$122,685	\$636,437
	FirstBank of Colorado Springs Colorado Springs	\$2,328	
	FirstBank of Longmont Longmont	\$123,511	
	FirstBank of Northern Colorado Ft. Collins	\$57,119	
	FirstBank of South Jefferson Littleton	\$176,206	
	FirstBank of Vail Vail	\$154,588	
Freemont Bank Corporation Canon City, CO	Centennial Bank of Blende Pueblo	\$19,480	\$19,480
Front Range Capital Corp. Lafayette, CO	Lafayette State Bank Lafayette	\$52,452	\$52,452
GHB Financial, Inc. Colorado City, CO	Greenhorn Valley Bank Colorado City	\$9,292	\$9,292
Greater Metro Bank Holding Company Aurora, CO	Citywide Bank Denver	\$48,575	\$48,575
Guaranty Corporation Denver, CO	Guaranty Bank & Trust Denver	\$200,616	\$200,616
Harry A. Lowe Agency, Inc. Ouray, CO	Citizens State Bank of Ouray Ouray	\$40,340	\$40,340
High Plains Bank Corp. Englewood, CO	Kiowa State Bank Kiowa	\$41,321	\$41,321
Independent Bankshares, Inc. Glenwood Springs, CO	Glenwood Independent Bank Glenwood Springs	\$21,851	\$21,851
Kersey Bancorp, Inc. Kersey, CO	Independent Bank of Kersey Kersey	\$69,664	\$69,664
KeyCorp Cleveland, OH	Key Bank Colorado Ft. Collins	\$1,343,050	\$1,343,050
Kit Carson Insurance Agency Kit Carson, CO	Kit Carson State Bank Kit Carson	\$27,332	\$27,332
Liberty Agency, Inc. Kirk, CO	Kirk State Bank Kirk	\$17,221	\$17,221
Lindoe, Inc. Ordway, CO	Gunnison Bank & Trust Co. Gunnison	\$20,745	\$20,745

BANK HOLDING COMPANIES
OF COLORADO STATE CHARTERED BANKS
AS OF 12/31/95

HOLDING COMPANY	BANK(S)*	BANK ASSETS*	BANK HC ASSETS*
Loveland Securities, Inc. Loveland, CO	Home State Bank Loveland	\$88,388	\$88,388
Mancos Bancorporation Mancos, CO	Mancos Valley Bank Mancos	\$15,281	\$15,281
MegaBank Financial Corp Englewood, CO	MegaBank of Arapahoe Englewood	\$100,175	\$100,175
Minnequa Bancorp, Inc. Pueblo, CO	Minnequa Bank Pueblo	\$233,627	\$233,627
Monte Vista Bank Corp. Monte Vista, CO	Bank of Monte Vista Monte Vista	\$64,712	\$64,712
Morgan Capital Corporation Ft. Morgan, CO	Ft. Morgan State Bank Ft. Morgan	\$17,933	\$17,933
Mountain Bancshares, Inc. Newport, MN	First Bank of Eagle County Eagle	\$64,958	\$64,958
Mountain Parks Financial Corp. Denver, CO	Bank of Louisville Louisville	\$40,818	\$434,893
	Boulder Valley Bank & Trust Co. Boulder	\$69,747	
	Mountain Parks Bank - East Evergreen	\$167,654	
	Mountain Parks Bank - West Breckenndge	\$156,674	
Mountain States Bancorp Denver, CO	Mountain States Bank Denver	\$207,146	\$207,146
North Park Bancshares, Inc. Walden, CO	North Park State Bank Walden	\$10,594	\$10,594
Orchard Valley Finance Corp. Hotchkiss, CO	First State Bank of Hotchkiss Hotchkiss	\$25,545	\$25,545
ORE Bancorporation Leadville, CO	First Mountain Bank Leadville	\$13,731	\$13,731
Paonia Financial Services Paonia, CO	Paonia State Bank Paonia	\$19,657	\$19,657
Pieper Bancorp, Inc. Calhan, CO	Farmers State Bank Calhan	\$36,444	\$36,444
Pine River Bank Corp. Bayfield, CO	Pine River Valley Bank Bayfield	\$30,637	\$30,637
Pinnacle Bancorp, Inc. Central City, NE	Bank of Colorado - Front Range Windsor	\$46,398	\$520,841
	Bank of Colorado - Western Slop Grand Junction	\$123,210	
	First Security Bank Craig	\$36,388	

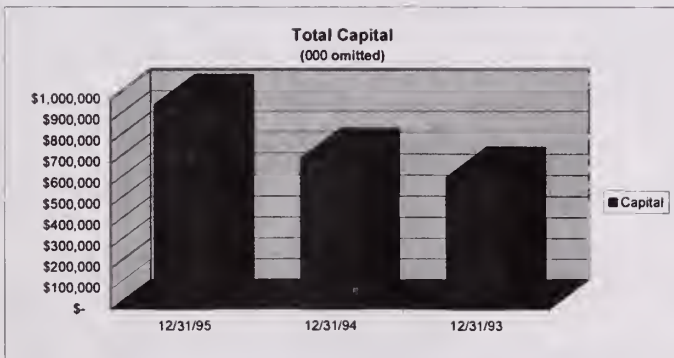
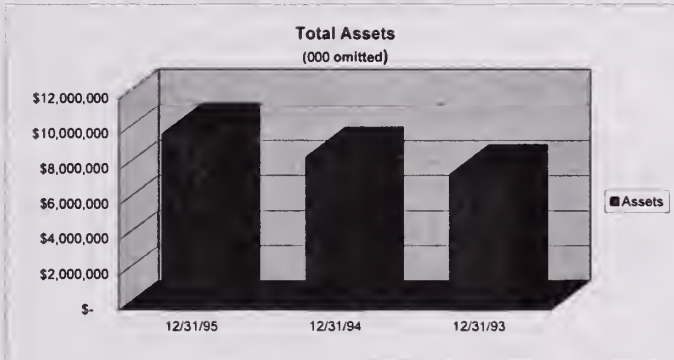
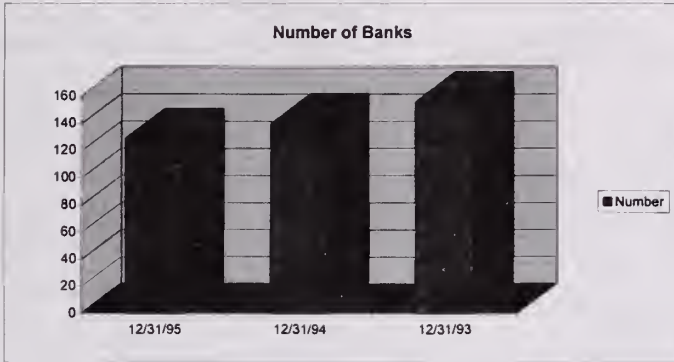
BANK HOLDING COMPANIES
OF COLORADO STATE CHARTERED BANKS
AS OF 12/31/95

HOLDING COMPANY	BANK(S)*	BANK ASSETS*	BANK HC ASSETS*
Pinnacle Bancorp, Inc. (Continued) Central City, NE	First Security Bank Ft. Lupton	\$314,845	
Pueblo Bancorporation Pueblo, CO	Pueblo Bank & Trust Co. Pueblo	\$273,618	\$273,618
Rice Insurance Agency, Inc. Strasburg, CO	Collegiate Peaks Bancorp Buena Vista	\$24,886	\$24,886
Rimco, Inc. Rangely, CO	Rocky Mountain State Bank Rangely	\$14,817	\$14,817
SBT Bankshares, Inc. Colorado Springs, CO	State Bank & Trust Co. Colorado Springs	\$52,212	\$52,212
Southern Colorado Holding Co. Pagosa Springs, CO	Citizens Bank Pagosa Springs	\$18,663	\$18,663
TBHC, Inc. Englewood, CO	Centennial Bank Englewood	\$22,205	\$22,205
Telluride Bancorporation Telluride, CO	Bank of Telluride Telluride	\$71,246	\$97,840
	Western Colorado Bank Norwood	\$26,594	
Tri-State Finance Corp. Denver, CO	Tri-State Bank Denver	\$101,156	\$101,156
Two Rivers Corporation Grand Junction, CO	Bank of Grand Junction Grand Junction	\$31,904	\$31,904
UMB Financial Corporation Kansas City, MO	UMB Bank Colorado Colorado Springs	\$214,682	\$214,682
Union Bankshares, LTD Denver, CO	Union Bank & Trust Co. Denver	\$157,378	\$157,378
Upper Rio Grande County Bank Del Norte, CO	Rio Grande County Bank Del Norte	\$32,383	\$32,383
Vail Banks, Inc. Vail, CO	WestStar Bank Vail	\$136,010	\$136,010
Valley Bancorp, Inc. Brighton, CO	Valley Bank Brighton	\$106,670	\$106,670
Valley State Investments Lamar, CO	Valley State Bank Lamar	\$79,046	\$79,046
Vectra Banking Corporation Denver, CO	Vectra Bank Denver	\$358,523	\$431,216
	Vectra Bank, Boulder Boulder	\$72,693	
Wally Bancorp, Inc. Parker, CO	Community Bank of Parker Parker	\$37,859	\$37,859

BANK HOLDING COMPANIES
OF COLORADO STATE CHARTERED BANKS
AS OF 12/31/95

HOLDING COMPANY	BANK(S)*	BANK ASSETS*	BANK HC ASSETS*
Washington Investment Co. Otis, CO	Wray State Bank Wray	\$16,544	\$16,544
Winter Trust of 12/3/74 Ottawa, KS	Commercial Bank of Leadville Leadville	\$27,604	\$27,604
Young Americans Education Denver, CO	Young Americans Bank Denver	\$10,232	\$10,232
TOTALS		<u>\$9,046,707</u>	<u>\$9,046,707</u>

STATE CHARTERED COMMERCIAL BANKS



COMPARATIVE ABSTRACT

Showing Condition of Commercial Banks in the State of Colorado as of the Close of Business on the Dates Indicated
as Compiled by the Office of the State Bank Commissioner
000 omitted

ASSETS	129 BANKS 12/31/95	PERCENT TO TOTAL	140 BANKS 12-31-94	INCREASE (+) DECREASE (-)	PERCENT CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	644,548	6.43%	582,147	62,401	10.72%
SECURITIES	2,585,964	25.79%	2,611,613	(25,649)	-0.98%
- HELD TO MATURITY	944,287	9.42%	1,501,936	(557,649)	-37.13%
- AVAILABLE FOR SALE	1,641,677	16.37%	1,109,677	532,000	47.94%
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	491,849	4.90%	293,266	198,583	67.71%
LOANS AND LEASE FINANCING RECEIVABLES:	5,817,116	58.01%	4,918,921	898,195	18.26%
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	76,514	0.76%	70,322	6,192	8.81%
LOANS AND LEASES, NET	5,740,602	57.25%	4,848,599	892,003	18.40%
ASSETS HELD IN TRADING ACCOUNTS	948	0.01%	468	480	102.56%
PREMISES AND FIXED ASSETS	235,163	2.35%	203,410	31,753	15.61%
OTHER REAL ESTATE OWNED	19,571	0.20%	18,694	877	4.69%
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	3,582	0.04%	3,289	293	8.91%
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	760	0.01%	658	102	15.50%
INTANGIBLE ASSETS	114,324	1.14%	16,363	97,961	598.67%
OTHER ASSETS	189,992	1.89%	149,050	40,942	27.47%
LOSSES DEFERRED	544	0.01%	938	(394)	-42.00%
TOTAL ASSETS	10,027,847	100.00%	8,728,495	1,299,352	14.89%

LIABILITIES

DEPOSITS: DOMESTIC OFFICES	8,621,188	85.97%	7,516,423	1,104,765	14.70%
NONINTEREST BEARING	2,133,403	21.27%	1,953,893	179,510	9.19%
INTEREST BEARING	6,487,785	64.70%	5,562,530	925,255	16.63%
FED FUNDS PURCHASED/SECURITIES SOLD:	233,930	2.33%	271,948	(38,018)	-13.98%
FEDERAL FUNDS PURCHASED	115,795	1.15%	205,287	(89,492)	-43.59%
SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE	118,135	1.18%	66,661	51,474	77.22%
DEMAND NOTES ISSUED TO U.S. TREASURY	235	0.00%	1,365	(1,130)	-82.78%
TRADING LIABILITIES	948	0.01%	0	948	
OTHER BORROWED MONEY:	117,847	1.18%	175,679	(57,832)	-32.92%
WITH ORIGINAL MATURITY ONE YEAR OR LESS	78,860	0.79%	157,958	(79,098)	-50.08%
WITH ORIGINAL MATURITY MORE THAN ONE YEAR	38,987	0.39%	17,721	21,266	120.00%
MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	4,004	0.04%	2,420	1,584	65.45%
BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	760	0.01%	658	102	15.50%
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	1,500	0.01%	1,500	0	0.00%
OTHER LIABILITIES	71,294	0.71%	42,723	28,571	66.87%
TOTAL LIABILITIES	9,051,706	90.27%	8,012,716	1,038,990	12.97%
LIMITED-LIFE PREFERRED STOCK	0		0		

EQUITY CAPITAL

PERPETUAL PREFERRED STOCK	2,270	0.02%	3,220	(950)	-29.50%
COMMON STOCK	108,984	1.09%	110,941	(1,957)	-1.76%
SURPLUS	430,044	4.29%	266,437	163,607	61.41%
UNDIVIDED PROFITS/CAPITAL RESERVES	424,045	4.23%	359,368	64,677	18.00%
LESS: NET UNREALIZED MKT EQUITY SECURITIES	10,254	0.10%	(25,125)	35,379	-140.81%
TOTAL EQUITY CAPITAL	975,597	9.73%	714,841	260,756	36.48%
LOSSES DEFERRED	544	0.01%	938	(394)	-42.00%

TOTAL LIABILITIES AND EQUITY CAPITAL	10,027,847	100.00%	8,728,495	1,299,352	14.89%
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CERTIFICATE ISSUED JULY 9, 1979
PITKIN COUNTY BANK & TRUST COMPANY
ASPEN
HOLDING CO: ASPEN BANCSHARES, INC.

NO. 563

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6873
B. INTEREST-BEARING BALANCES		34
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		14870
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		12640
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	116320	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1378	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		114942
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1776
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2202
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		153337
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		153337

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		128651
(1) NONINTEREST-BEARING	25595	
(2) INTEREST-BEARING	103056	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		145
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		9397
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		2410
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1407
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		142010
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		650
25. SURPLUS		1749
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		9238
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-310
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		11327
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		11327
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		153337

NUMBER OF BRANCH OFFICE LOCATIONS

2

CERTIFICATE ISSUED NOVEMBER 8, 1993
 COLONIAL BANK
 AURORA
 HOLDING CO: COLONIAL BANCORP

NO. 663

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4221
B. INTEREST-BEARING BALANCES		9
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		2176
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		2500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	31233	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	262	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		30971
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2333
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		13
11. OTHER ASSETS		241
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		42464
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		42464

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		39272
(1) NONINTEREST-BEARING	15455	
(2) INTEREST-BEARING	23817	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		180
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		39452
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		626
25. SURPLUS		626
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1729
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		31
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3012
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3012
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		42464

NUMBER OF BRANCH OFFICE LOCATIONS

2

CERTIFICATE ISSUED MAY 5, 1976
 COMMERCE BANK OF AURORA
 AURORA
 HOLDING CO: COMMERCE BANKSHARES, INC.

NO. 541

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4297
B. INTEREST-BEARING BALANCES		5
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		11474
B. AVAILABLE-FOR-SALE SECURITIES		15389
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		6840
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	22971	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	453	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		22518
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		363
7. OTHER REAL ESTATE OWNED		190
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		566
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		61642
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		61642

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		54851
(1) NONINTEREST-BEARING	24155	
(2) INTEREST-BEARING	30696	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		82
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		54933
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1633
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		4475
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		101
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6709
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		6709
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		61642

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED OCTOBER 15, 1981
 FIRSTBANK OF AVON
 AVON
 HOLDING CO: FIRSTBANK HOLDING COMPANY OF COLORADO

NO. 586

DECEMBER 31, 1995

000 OMITTED

ASSETS		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7956
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		12370
B. AVAILABLE-FOR-SALE SECURITIES		10845
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS TO RESELL:		
A. FEDERAL FUNDS SOLD		7746
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	79920	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	761	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		79159
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3475
7. OTHER REAL ESTATE OWNED		33
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1101
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		122685
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		122685
LIABILITIES		
13. DEPOSITS		
A. IN DOMESTIC OFFICES		112068
(1) NONINTEREST-BEARING	38774	
(2) INTEREST-BEARING	73294	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		1896
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		245
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		114209
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1200
25. SURPLUS		1930
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		5193
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		153
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8476
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		8476
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		122685

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED JULY 26, 1977
 PINE RIVER VALLEY BANK
 BAYFIELD
 HOLDING CO. PINE RIVER BANK CORPORATION

NO. 549

DECEMBER 31, 1995 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		874
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		2472
B. AVAILABLE-FOR-SALE SECURITIES		3091
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		1000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21139	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	244	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20895
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1817
7. OTHER REAL ESTATE OWNED		66
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		422
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		30637
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		30637

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		27433
(1) NONINTEREST-BEARING	4177	
(2) INTEREST-BEARING	23256	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27506
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2725
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		6
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3131
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3131
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		30637

NUMBER OF BRANCH OFFICE LOCATIONS 0

CERTIFICATE ISSUED OCTOBER 5, 1973
 THE BANK OF BOULDER
 BOULDER
 HOLDING CO: BOLDER BANCORPORATION

NO. 522

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5666
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES.		26251
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		14425
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	71436	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES		1694
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		69742
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1126
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		4470
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		121680
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		121680

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		97943
(1) NONINTEREST-BEARING	26861	
(2) INTEREST-BEARING	71082	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		9391
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		2958
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		110292
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1200
25. SURPLUS		2400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		7458
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		330
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		11388
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		11388
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		121680

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JULY 31, 1990
 BESTBANK
 BOULDER
 HOLDING CO: N/A

NO. 636

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1425
B. INTEREST-BEARING BALANCES		6954
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		25
B. AVAILABLE-FOR-SALE SECURITIES		47
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17900	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	356	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17544
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2006
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		5775
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		33776
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		33776

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		29617
(1) NONINTEREST-BEARING	11735	
(2) INTEREST-BEARING	17882	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		1000
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		806
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		31423
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1753
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2353
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2353
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		33776

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED APRIL 6, 1992
BOULDER VALLEY BANK & TRUST
BOULDER
HOLDING CO: FINANCIAL HOLDINGS, INC

NO 647

DECEMBER 31, 1995

000 OMITTED

ASSETS

1 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6470
B INTEREST-BEARING BALANCES		60
2 SECURITIES:		
A HELD-TO-MATURITY SECURITIES		4021
B AVAILABLE-FOR-SALE SECURITIES		4672
3 FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS TO RESELL		
A FEDERAL FUNDS SOLD		3625
B SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4 LOANS AND LEASE FINANCING RECEIVABLES:		
A TOTAL LOANS AND LEASES	46303	
B LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	793	
C LESS ALLOCATED TRANSFER RISK RESERVE		
D NET LOANS AND LEASES		45510
5 ASSETS HELD IN TRADING ACCOUNTS		
6 PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		677
7 OTHER REAL ESTATE OWNED		
8 INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC COMPANIES		
9 CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10 INTANGIBLE ASSETS		3109
11 OTHER ASSETS		1603
12 A TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		69747
B LOSSES DEFERRED PURSUANT TO 12 U S C 1823(J)		
C TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U S C 1823(J)		69747

LIABILITIES:

13 DEPOSITS:		
A IN DOMESTIC OFFICES		60947
(1) NONINTEREST-BEARING	21022	
(2) INTEREST-BEARING	39925	
14 FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT TO REPURCHASE:		
A FEDERAL FUNDS PURCHASED		
B SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15 A DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B TRADING LIABILITIES		
16 OTHER BORROWED MONEY		
A WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		487
17 MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18 BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19 NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20 OTHER LIABILITIES		770
21 TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		62204
22 LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23 PERPETUAL PREFERRED STOCK		
24 COMMON STOCK		700
25 SURPLUS		4785
26 A UNDIVIDED PROFITS AND CAPITAL RESERVES		2021
B LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		37
28 A TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		7543
B LOSSES DEFERRED PURSUANT TO 12 U S C 1823(J)		
C TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U S C 1823(J)		7543
29 TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		69747

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED FEBRUARY 15, 1990
 VECTRA BANK OF BOULDER
 BOULDER
 HOLDING CO. VECTRA BANKING CORPORATION

NO. 633

DECEMBER 31, 1995 000 OMITTED

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2413
B. INTEREST-BEARING BALANCES		6
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		286
B. AVAILABLE-FOR-SALE SECURITIES		45004
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	23457	
B. LESS. ALLOWANCE FOR LOAN AND LEASE LOSSES	382	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		23075
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		555
7. OTHER REAL ESTATE OWNED		27
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1327
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		72693
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		72693

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		59302
(1) NONINTEREST-BEARING	14911	
(2) INTEREST-BEARING	44391	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		8115
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		183
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		67600
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		2750
25. SURPLUS		1811
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1730
B. LESS. NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-1198
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5093
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		5093
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		72693

NUMBER OF BRANCH OFFICE LOCATIONS 0

CERTIFICATE ISSUED APRIL 12, 1995
MOUNTAIN PARKS BANK-WEST
BRECKENRIDGE
HOLDING CO: MOUNTAIN PARKS FINANCIAL CORPORATION

NO 70

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		11940
B. INTEREST-BEARING BALANCES		19
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		2671
B. AVAILABLE-FOR-SALE SECURITIES		35544
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		8000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	88849	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1251	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		87598
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		8275
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		97
11. OTHER ASSETS		2530
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		156674
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		156674

LIABILITIES:

13. DEPOSITS		
A. IN DOMESTIC OFFICES		139583
(1) NONINTEREST-BEARING	49127	
(2) INTEREST-BEARING	90456	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		2139
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		141722
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		4899
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		9560
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		193
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		14952
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		14952
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		156674

NUMBER OF BRANCH OFFICE LOCATIONS

6

CERTIFICATE ISSUED JANUARY 27, 1994
 VALLEY BANK
 BRIGHTON
 HOLDING CO: VALLEY BANCORP, INC.

NO. 665

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A	NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7866
B	INTEREST-BEARING BALANCES		
2	SECURITIES:		
A	HELD-TO-MATURITY SECURITIES		690
B	AVAILABLE-FOR-SALE SECURITIES		29522
3	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A	FEDERAL FUNDS SOLD		2290
B	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4	LOANS AND LEASE FINANCING RECEIVABLES:		
A	TOTAL LOANS AND LEASES	62815	
B	LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	909	
C	LESS ALLOCATED TRANSFER RISK RESERVE		
D	NET LOANS AND LEASES		61906
5	ASSETS HELD IN TRADING ACCOUNTS		
6	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3200
7	OTHER REAL ESTATE OWNED		10
8	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10	INTANGIBLE ASSETS		
11	OTHER ASSETS		1186
12. A	TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		106670
B	LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C	TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		106670

LIABILITIES:

13	DEPOSITS:		
A	IN DOMESTIC OFFICES		98041
(1)	NONINTEREST-BEARING	22583	
(2)	INTEREST-BEARING	75458	
14	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A	FEDERAL FUNDS PURCHASED		
B	SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A	DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B	TRADING LIABILITIES		
16	OTHER BORROWED MONEY:		
A	WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		1217
B	WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18	BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20	OTHER LIABILITIES		413
21	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		99671
22	LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23	PERPETUAL PREFERRED STOCK		
24	COMMON STOCK		100
25	SURPLUS		4007
26. A	UNDIVIDED PROFITS AND CAPITAL RESERVES		2756
B	LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		136
28. A	TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6999
B	LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C	TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		6999
29	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		106670

NUMBER OF BRANCH OFFICE LOCATIONS

5

CERTIFICATE ISSUED JUNE 4, 1992
 EAGLE BANK
 BROOMFIELD
 HOLDING CO. N/A

NO. 648

DECEMBER 31, 1995	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	1498
B. INTEREST-BEARING BALANCES	
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES	
B. AVAILABLE-FOR-SALE SECURITIES.	4749
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:	
A. FEDERAL FUNDS SOLD	1080
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	14179
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	156
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	14023
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	1583
7. OTHER REAL ESTATE OWNED	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	321
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	23254
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	23254
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	21533
(1) NONINTEREST-BEARING	7087
(2) INTEREST-BEARING	14446
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
B. TRADING LIABILITIES	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	61
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	21594
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	305
25. SURPLUS	441
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	911
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	3
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1660
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)	1660
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	23254

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED OCTOBER 9, 1915
 THE FARMERS STATE BANK OF BRUSH
 BRUSH
 HOLDING CO: FIRST PIONEER BANK CORPORATION

NO. 294

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1186
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES:		12553
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		1000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10622	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	228	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10394
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		201
7. OTHER REAL ESTATE OWNED		927
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		498
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26759
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		26759

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23423
(1) NONINTEREST-BEARING	3512	
(2) INTEREST-BEARING	19911	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U. S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		192
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23615
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		563
25. SURPLUS		1000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1472
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		109
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3144
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3144
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		26759

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED MARCH 17, 1987
 COLLEGIATE PEAKS BANK
 BUENA VISTA
 HOLDING CO: RICE INSURANCE AGENCY

NO 622

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1343
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		12285
B. AVAILABLE-FOR-SALE SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	8546	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	86	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8460
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1157
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		1331
11. OTHER ASSETS		310
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24886
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		24886

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21135
(1) NONINTEREST-BEARING	6810	
(2) INTEREST-BEARING	14325	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		300
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		187
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21622
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		2700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		64
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3264
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3264
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		24886

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED NOVEMBER 14, 1931
 THE BANK OF BURLINGTON
 BURLINGTON
 HOLDING CO: BURLINGTON BANCSHARES, INC.

NO. 427

DECEMBER 31, 1995

000 OMITTED

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2652
B. INTEREST-BEARING BALANCES		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		18163
B. AVAILABLE-FOR-SALE SECURITIES		14
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		1900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	11026	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	155	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10871
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		222
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		506
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		34428
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		34428

LIABILITIES

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		31306
(1) NONINTEREST-BEARING	8188	
(2) INTEREST-BEARING	23118	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		339
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		31645
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1483
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2783
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2783
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		34428

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JULY 24, 1916
 FARMERS STATE BANK OF CALHAN
 CALHAN
 HOLDING CO. PIEPER BANCORP, INC.

NO. 312

DECEMBER 31, 1995	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	1728
B. INTEREST-BEARING BALANCES	
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES	936
B. AVAILABLE-FOR-SALE SECURITIES	7752
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:	
A. FEDERAL FUNDS SOLD	3500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	22042
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	405
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	21637
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	371
7. OTHER REAL ESTATE OWNED	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	520
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	36444
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	36444
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	31894
(1) NONINTEREST-BEARING	6596
(2) INTEREST-BEARING	25298
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
B. TRADING LIABILITIES	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	11
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	519
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	32424
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	200
25. SURPLUS	575
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	3236
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	9
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	4020
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)	4020
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	36444
NUMBER OF BRANCH OFFICE LOCATIONS	0

CERTIFICATE ISSUED AUGUST 21, 1939
 THE BANK OF DOUGLAS COUNTY
 CASTLE ROCK
 HOLDING CO: N/A

NO. 433

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4485
B. INTEREST-BEARING BALANCES		22
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		60528
B. AVAILABLE-FOR-SALE SECURITIES		17113
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS TO RESELL:		
A. FEDERAL FUNDS SOLD		8300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	9069	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	190	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8879
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		125
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1366
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		100818
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		100818

LIABILITIES:

13 DEPOSITS:		
A. IN DOMESTIC OFFICES		81333
(1) NONINTEREST-BEARING	11420	
(2) INTEREST-BEARING	69913	
14 FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16 OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18 BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19 NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		381
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		81714
22 LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23 PERPETUAL PREFERRED STOCK		
24 COMMON STOCK		2000
25 SURPLUS		4000
26 A. UNDIVIDED PROFITS AND CAPITAL RESERVES		13012
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		92
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		19104
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		19104
29 TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		100818

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JULY 20, 1992
 CASTLE ROCK BANK
 CASTLE ROCK
 HOLDING CO: CASTLE ROCK BANK HOLDING COMPANY

NO. 651

DECEMBER 31, 1995

000 OMITTED

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1863
B. INTEREST-BEARING BALANCES		55
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		1366
B. AVAILABLE-FOR-SALE SECURITIES		4246
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		2050
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES.		
A. TOTAL LOANS AND LEASES	13238	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	156	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13082
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		558
7. OTHER REAL ESTATE OWNED		303
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		641
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24164
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		24164

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22237
(1) NONINTEREST-BEARING	4788	
(2) INTEREST-BEARING	17449	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE.		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		193
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22430
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		1000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		601
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		33
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1734
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1734
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		24164

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED MARCH 25, 1993
 WESTERN COMMUNITY BANK
 CEDAREEDGE
 HOLDING CO: CEDAREEDGE FINANCIAL SERVICES, INC.

NO. 656

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1619
B. INTEREST-BEARING BALANCES		
2 SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		6310
B. AVAILABLE-FOR-SALE SECURITIES		27
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		1315
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	25973	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	147	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		25826
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		983
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		109
11. OTHER ASSETS		434
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		36623
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		36623

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		33798
(1) NONINTEREST-BEARING	6885	
(2) INTEREST-BEARING	26913	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U. S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		319
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		34117
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		180
25. SURPLUS		1547
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		779
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2506
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2506
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		36623

NUMBER OF BRANCH OFFICE LOCATIONS

3

CERTIFICATE ISSUED FEBRUARY 21, 1944
 THE EASTERN COLORADO BANK
 CHEYENNE WELLS
 HOLDING CO: N/A

NO. 437

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2940
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		9090
B. AVAILABLE-FOR-SALE SECURITIES		4001
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3635
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	29656	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		1129
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		28527
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		175
7. OTHER REAL ESTATE OWNED		30
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		949
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		49347
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		49347

LIABILITIES

13. DEPOSITS		
A. IN DOMESTIC OFFICES		41177
(1) NONINTEREST-BEARING	7169	
(2) INTEREST-BEARING	34008	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		312
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		41489
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		1500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		5943
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		15
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		7858
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		7858
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		49347

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED MAY 24, 1977
 GREENHORN VALLEY BANK
 COLORADO CITY
 HOLDING CO: GHB FINANCIAL, INC.

NO. 548

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		626
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		973
B. AVAILABLE-FOR-SALE SECURITIES		744
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		175
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6287	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	82	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6225
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		427
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		122
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9292
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9292

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8451
(1) NONINTEREST-BEARING	1736	
(2) INTEREST-BEARING	6715	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		76
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8527
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		308
25. SURPLUS		143
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		313
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		1
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		765
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		765
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9292

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED DECEMBER 17, 1979
 THE BANK AT BROADMOOR
 COLORADO SPRINGS
 HOLDING CO: BROADMOOR CAPITAL CORPORATION

NO 566

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2314
B. INTEREST-BEARING BALANCES		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		1300
B. AVAILABLE-FOR-SALE SECURITIES		11997
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		4785
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	17699	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	203	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17496
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		622
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		262
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		38876
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		38876

LIABILITIES:

13. DEPOSITS		
A. IN DOMESTIC OFFICES		35515
(1) NONINTEREST-BEARING	9253	
(2) INTEREST-BEARING	26262	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		325
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		35840
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		494
25. SURPLUS		249
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2138
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		155
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3036
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3036
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		38876

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED OCTOBER 31, 1984
 CHEYENNE MOUNTAIN BANK
 COLORADO SPRINGS
 HOLDING CO: N/A

NO. 609

DECEMBER 31, 1995

000 OMITTED

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1683
B. INTEREST-BEARING BALANCES		81
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		3505
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		2000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21494	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	230	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21264
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		417
7. OTHER REAL ESTATE OWNED		208
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		285
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		29443
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		29443

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		25958
(1) NONINTEREST-BEARING	5489	
(2) INTEREST-BEARING	20469	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		360
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		139
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26457
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1281
25. SURPLUS		188
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1498
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		19
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2986
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2986
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		29443

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED APRIL 25, 1972
 THE CITADEL BANK
 COLORADO SPRINGS
 HOLDING CO: CITADEL BANCORPORATION

NO. 510

DECEMBER 31, 1995

000 OMITTED

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4130
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		12008
B. AVAILABLE-FOR-SALE SECURITIES		25
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10259	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	263	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9996
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2520
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		456
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		32535
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		32535

LIABILITIES

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		29403
(1) NONINTEREST-BEARING	12807	
(2) INTEREST-BEARING	16596	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		256
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		29659
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1376
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2876
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2876
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		32535

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED DECEMBER 19, 1995
 FIRSTBANK OF COLORADO SPRINGS
 COLORADO SPRINGS
 HOLDING CO: FIRSTBANK HOLDING COMPANY OF COLORADO

NO. 666

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	458
B. INTEREST-BEARING BALANCES	
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES	
B. AVAILABLE-FOR-SALE SECURITIES	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:	
A. FEDERAL FUNDS SOLD	197
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	
B. LESS. ALLOWANCE FOR LOAN AND LEASE LOSSES	
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	0
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	1668
7. OTHER REAL ESTATE OWNED	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	5
12 A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	2328
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	2328

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES	364
(1) NONINTEREST-BEARING	131
(2) INTEREST-BEARING	233
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
B. TRADING LIABILITIES	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	364
22. LIMITED-LIFE PREFERRED STOCK	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1000
25. SURPLUS	1000
26 A. UNDIVIDED PROFITS AND CAPITAL RESERVES	-36
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28 A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1964
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)	1964
29 TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	2328

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED FEBRUARY 13, 1995
 FIRST STATE BANK, COLORADO SPRINGS
 COLORADO SPRINGS
 HOLDING CO: FIRST STATE BANCSHARES, INC./NE

NO. 669

DECEMBER 31, 1995		000 OMITTED
ASSETS		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		211
B. INTEREST-BEARING BALANCES		18
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		3
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		290
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4383	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	76	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4307
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		413
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		120
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5362
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5362
LIABILITIES		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4307
(1) NONINTEREST-BEARING	89	
(2) INTEREST-BEARING	4218	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		53
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4360
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		711
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		91
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1002
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1002
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5362

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED OCTOBER 31, 1994
 STATE BANK & TRUST OF COLORADO SPRINGS
 COLORADO SPRINGS
 HOLDING CO: SBT BANKSHARES, INC.

NO. 608

DECEMBER 31, 1995 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3196
B. INTEREST-BEARING BALANCES		186
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		4704
B. AVAILABLE-FOR-SALE SECURITIES		9564
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		4800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	28765	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	418	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		28347
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		742
7. OTHER REAL ESTATE OWNED		9
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		664
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		52212
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		52212

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		46119
(1) NONINTEREST-BEARING	18594	
(2) INTEREST-BEARING	27525	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		1219
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		500
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		188
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		48026
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1264
25. SURPLUS		1145
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1766
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		11
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4186
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		4186
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		52212

NUMBER OF BRANCH OFFICE LOCATIONS

MOBILE 1

CERTIFICATE ISSUED JUNE 14, 1963
 UMB BANK COLORADO
 COLORADO SPRINGS
 HOLDING CO: UMB FINANCIAL CORPORATION/MO

NO. 480

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		32122
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		16649
B. AVAILABLE-FOR-SALE SECURITIES		44533
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		1210
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	110979	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES		749
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		110230
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		
7. OTHER REAL ESTATE OWNED		4860
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		2877
11. OTHER ASSETS		2201
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		214682
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		214682

LIABILITIES:

13. DEPOSITS		
A. IN DOMESTIC OFFICES		188099
(1) NONINTEREST-BEARING	70293	
(2) INTEREST-BEARING	117806	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		1511
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		4929
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		795
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		195334
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3000
25. SURPLUS		5000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		11288
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		60
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		19348
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		19348
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		214682

NUMBER OF BRANCH OFFICE LOCATIONS

7

CERTIFICATE ISSUED MAY 15, 1936
 CITIZENS STATE BANK OF CORTEZ
 CORTEZ
 HOLDING CO: CORTEZ INVESTMENT COMPANY

NO. 429

DECEMBER 31, 1995 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2033
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES.		12667
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3435
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	27326	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	342	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		25984
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		754
7. OTHER REAL ESTATE OWNED		38
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		506
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		46417
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		46417

LIABILITIES:

13. DEPOSITS		
A. IN DOMESTIC OFFICES		38767
(1) NONINTEREST-BEARING	10088	
(2) INTEREST-BEARING	28679	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE.		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		3822
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		213
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		414
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		43216
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		790
25. SURPLUS		810
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1555
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		46
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3201
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3201
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		46417

NUMBER OF BRANCH OFFICE LOCATIONS 0

CERTIFICATE ISSUED SEPTEMBER 21, 1988
 FIRST SECURITY BANK OF CRAIG
 CRAIG
 HOLDING CO: PINNACLE BANCORP, INC./NE

NO. 627

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1621
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES.		12603
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		1050
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20591	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	535	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20056
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		502
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		554
12 A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		36386
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		36386

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		33179
(1) NONINTEREST-BEARING	3799	
(2) INTEREST-BEARING	29380	
14 FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15 A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16 OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17 MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18 BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19 NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		239
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33418
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24 COMMON STOCK		100
25 SURPLUS		400
26 A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2394
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		74
28 A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2968
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2968
29 TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		36386

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JUNE 26, 1973
 COMMUNITY BANKS OF COLORADO
 CRIPPLE CREEK
 HOLDING CO: COMMUNITY BANKSHARES, INC.

NO. 520

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1646
B. INTEREST-BEARING BALANCES		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		12504
B. AVAILABLE-FOR-SALE SECURITIES		52
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	19832	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	192	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19640
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1590
7. OTHER REAL ESTATE OWNED		117
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		331
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35980
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		35980

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23965
(1) NONINTEREST-BEARING	4921	
(2) INTEREST-BEARING	19044	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		9213
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		247
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33425
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		120
25. SURPLUS		2222
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		212
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		1
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2555
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2555
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		35980

NUMBER OF BRANCH OFFICE LOCATIONS

3

CERTIFICATE ISSUED APRIL 8, 1937
 THE RIO GRANDE COUNTY BANK
 DEL NORTE
 HOLDING CO: UPPER RIO GRANDE BANK CORP

NO. 431

DECEMBER 31, 1995		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2760
B. INTEREST-BEARING BALANCES		1201
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		1651
B. AVAILABLE-FOR-SALE SECURITIES		2051
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		1600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	22477	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		490
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21987
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		355
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		778
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		32383
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		32383
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		29343
(1) NONINTEREST-BEARING	8088	
(2) INTEREST-BEARING	21255	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		440
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		29783
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		425
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1738
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		37
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2600
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2600
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		32383

NUMBER OF BRANCH OFFICE LOCATIONS

3

CERTIFICATE ISSUED SEPTEMBER 1, 1953
 BANK OF DENVER
 DENVER
 HOLDING CO: DENVER BANKSHARES, INC.

NO. 457

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4009
B. INTEREST-BEARING BALANCES		55
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		18536
B. AVAILABLE-FOR-SALE SECURITIES.		19866
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		12800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	58302	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	640	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		57662
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1683
7. OTHER REAL ESTATE OWNED		643
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1304
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		116558
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		116558

LIABILITIES:

13. DEPOSITS.		
A. IN DOMESTIC OFFICES		105554
(1) NONINTEREST-BEARING	21037	
(2) INTEREST-BEARING	84517	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		251
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		651
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		106456
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		900
25. SURPLUS		2100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		6919
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		183
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		10102
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		10102
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		116558

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED SEPTEMBER 30, 1980
 BANKERS' BANK OF THE WEST
 DENVER
 HOLDING CO: BANKERS' BANK OF THE WEST BANCORP, INC.

NO 576

DECEMBER 31, 1995		000 OMITTED
ASSETS		
1	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	
A.	NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	5429
B.	INTEREST-BEARING BALANCES	
2	SECURITIES	
A.	HELD-TO-MATURITY SECURITIES	2264
B.	AVAILABLE-FOR-SALE SECURITIES	141
3	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS TO RESELL	
A.	FEDERAL FUNDS SOLD	6295
B.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4	LOANS AND LEASE FINANCING RECEIVABLES	
A.	TOTAL LOANS AND LEASES	45742
B.	LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	575
C.	LESS ALLOCATED TRANSFER RISK RESERVE	
D.	NET LOANS AND LEASES	45167
5	ASSETS HELD IN TRADING ACCOUNTS	
6	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	233
7	OTHER REAL ESTATE OWNED	
8	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC COMPANIES	
9	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10	INTANGIBLE ASSETS	
11	OTHER ASSETS	1077
12 A.	TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	60606
B.	LOSSES DEFERRED PURSUANT TO 12 U S C 1823(J)	
C.	TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U S C. 1823(J)	60606
LIABILITIES		
13	DEPOSITS:	
A.	IN DOMESTIC OFFICES	
(1)	NONINTEREST-BEARING	25364
(2)	INTEREST-BEARING	1952
14	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT TO REPURCHASE	
A.	FEDERAL FUNDS PURCHASED	25785
B.	SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15 A.	DEMAND NOTES ISSUED TO THE U.S. TREASURY	
B.	TRADING LIABILITIES	
16	OTHER BORROWED MONEY	
A.	WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B.	WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18	BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	
19	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20	OTHER LIABILITIES	568
21	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	53659
22	LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPITAL		
23	PERPETUAL PREFERRED STOCK	1100
24	COMMON STOCK	959
25	SURPLUS	1800
26 A.	UNDIVIDED PROFITS AND CAPITAL RESERVES	3078
B.	LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28 A.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	6937
B.	LOSSES DEFERRED PURSUANT TO 12 U S C. 1823(J)	
C.	TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U S C. 1823(J)	6937
29	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	60606

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED SEPTEMBER 18, 1968
 CITYWIDE BANK OF DENVER
 DENVER
 HOLDING CO: GREATER METRO BANK HOLDING COMPANY

NO. 493

DECEMBER 31, 1995

000 OMITTED

ASSETS

1 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3202
B. INTEREST-BEARING BALANCES		8165
2 SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		4833
B. AVAILABLE-FOR-SALE SECURITIES		4585
3 FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4 LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	27027	
B. LESS - ALLOWANCE FOR LOAN AND LEASE LOSSES	483	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		26544
5 ASSETS HELD IN TRADING ACCOUNTS		
6 PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		478
7 OTHER REAL ESTATE OWNED		15
8 INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9 CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10 INTANGIBLE ASSETS		
11 OTHER ASSETS		753
12 A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		48575
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		48575

LIABILITIES

13 DEPOSITS:		
A. IN DOMESTIC OFFICES		44405
(1) NONINTEREST-BEARING	19105	
(2) INTEREST-BEARING	25300	
14 FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15 A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16 OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17 MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18 BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19 NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20 OTHER LIABILITIES		324
21 TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		44729
22 LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		450
25. SURPLUS		2050
26 A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1332
B. LESS - NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		4
28 A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3846
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3846
29 TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		48575

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED OCTOBER 5, 1908
 THE COLORADO STATE BANK OF DENVER
 DENVER
 HOLDING CO. COLORADO FUNDING COMPANY

NO 92

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS		
A NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		8354
B INTEREST-BEARING BALANCES		1442
2 SECURITIES:		
A HELD-TO-MATURITY SECURITIES		
B AVAILABLE-FOR-SALE SECURITIES		59871
3 FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A FEDERAL FUNDS SOLD		14400
B SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4 LOANS AND LEASE FINANCING RECEIVABLES:		
A TOTAL LOANS AND LEASES	68869	
B LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	666	
C LESS ALLOCATED TRANSFER RISK RESERVE		
D NET LOANS AND LEASES		68203
5 ASSETS HELD IN TRADING ACCOUNTS		
6 PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1077
7 OTHER REAL ESTATE OWNED		
8 INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		2745
9 CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10 INTANGIBLE ASSETS		
11 OTHER ASSETS		1640
12 A TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		157732
B LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		157732

LIABILITIES

13 DEPOSITS:		
A IN DOMESTIC OFFICES		135118
(1) NONINTEREST-BEARING	40324	
(2) INTEREST-BEARING	94794	
14 FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A FEDERAL FUNDS PURCHASED		
B SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15 A DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B TRADING LIABILITIES		
16 OTHER BORROWED MONEY:		
A WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17 MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18 BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19 NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20 OTHER LIABILITIES		2608
21 TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		137726
22 LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL

23 PERPETUAL PREFERRED STOCK		
24 COMMON STOCK		2000
25 SURPLUS		5000
26 A UNDIVIDED PROFITS AND CAPITAL RESERVES		12006
B LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		1000
28 A TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		20006
B LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		20006
29 TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		157732

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JULY 10, 1995
 FIRST AMERICAN STATE BANK
 DENVER
 HOLDING CO: N/A

NO. 670

DECEMBER 31, 1995 000 OMITTED

ASSETS:

1 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		717
B. INTEREST-BEARING BALANCES		
2 SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		298
B. AVAILABLE-FOR-SALE SECURITIES		
3 FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		2610
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4 LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6504	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	50	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6454
5 ASSETS HELD IN TRADING ACCOUNTS		
6 PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		316
7 OTHER REAL ESTATE OWNED		
8 INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9 CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10 INTANGIBLE ASSETS		
11 OTHER ASSETS		96
12 A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10491
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10491

LIABILITIES:

13 DEPOSITS:		
A. IN DOMESTIC OFFICES		8458
(1) NONINTEREST-BEARING	2362	
(2) INTEREST-BEARING	6096	
14 FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15 A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16 OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17 MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18 BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19 NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20 OTHER LIABILITIES		23
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8481
22 LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24 COMMON STOCK		1150
25. SURPLUS		1167
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		-307
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2010
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2010
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10491

NUMBER OF BRANCH OFFICE LOCATIONS 0

CERTIFICATE ISSUED JULY 1, 1955
 GUARANTY BANK & TRUST COMPANY
 DENVER
 HOLDING CO: GUARANTY CORPORATION

NO. 460

DECEMBER 31, 1995	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	10911
B. INTEREST-BEARING BALANCES	12725
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES	50874
B. AVAILABLE-FOR-SALE SECURITIES	2649
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:	
A. FEDERAL FUNDS SOLD	12100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	109211
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	2012
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	107199
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	1031
7. OTHER REAL ESTATE OWNED	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	760
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	2367
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	200616
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	200616
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	182623
(1) NONINTEREST-BEARING	64346
(2) INTEREST-BEARING	118277
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	375
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
B. TRADING LIABILITIES	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	760
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	1002
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	184760
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	4000
25. SURPLUS	6000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	5856
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	15856
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)	15856
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	200616

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED NOVEMBER 22, 1947
MOUNTAIN STATES BANK
DENVER
HOLDING CO: MOUNTAIN STATES BANCORPORATION, INC.

NO. 444

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7506
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		89132
B. AVAILABLE-FOR-SALE SECURITIES		23266
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		11100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	70581	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	2052	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		68529
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3720
7. OTHER REAL ESTATE OWNED		300
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		3593
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		207146
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		207146

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		181048
(1) NONINTEREST-BEARING	43223	
(2) INTEREST-BEARING	137825	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		1000
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		35
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		455
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		182538
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3000
25. SURPLUS		4000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		17040
B. LESS. NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		568
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		24608
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		24608
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		207146

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED DECEMBER 28, 1995
 PREMIER BANK
 DENVER
 HOLDING CO: N/A

NO. 671

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	141
B. INTEREST-BEARING BALANCES	1550
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES	
B. AVAILABLE-FOR-SALE SECURITIES	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS TO RESELL:	
A. FEDERAL FUNDS SOLD	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	0
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 ASSOC. COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	1
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	2070
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	2070

LIABILITIES

13. DEPOSITS:	
A. IN DOMESTIC OFFICES	72
(1) NONINTEREST-BEARING	11
(2) INTEREST-BEARING	61
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
B. TRADING LIABILITIES	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	72
22. LIMITED-LIFE PREFERRED STOCK	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	880
25. SURPLUS	880
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	238
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1998
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	1998
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	2070

NUMBER OF BRANCH OFFICE LOCATIONS

0

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4089
B. INTEREST-BEARING BALANCES		10
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		10137
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		5000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	70711	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1089	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		69622
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		270
7. OTHER REAL ESTATE OWNED		127
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		575
11. OTHER ASSETS		1433
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		91263
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		91263

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		80363
(1) NONINTEREST-BEARING	17852	
(2) INTEREST-BEARING	62511	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		750
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		411
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		81524
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1100
25. SURPLUS		9350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		-715
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		4
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		9739
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		9739
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		91263

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED NOVEMBER 12, 1959
SOUTHWEST STATE BANK
DENVER
HOLDING CO: BANK LAND COMPANY

NO. 470

DECEMBER 31, 1995		000 OMITTED
ASSETS		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6777
B. INTEREST-BEARING BALANCES		1667
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		15738
B. AVAILABLE-FOR-SALE SECURITIES		2856
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		8000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	77224	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	933	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		76291
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		946
7. OTHER REAL ESTATE OWNED		307
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		963
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		113545
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		113545
LIABILITIES		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		99643
(1) NONINTEREST-BEARING	24666	
(2) INTEREST-BEARING	74977	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		284
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		99927
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1500
25. SURPLUS		2500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		9615
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		3
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		13618
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		13618
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		113545

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED OCTOBER 1, 1984
 TRI-STATE BANK
 DENVER
 HOLDING CO: TRI-STATE FINANCE CORPORATION

NO. 607

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5847
B. INTEREST-BEARING BALANCES		339
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		13560
B. AVAILABLE-FOR-SALE SECURITIES		2728
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		11835
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	64337	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	834	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		63503
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2506
7. OTHER REAL ESTATE OWNED		143
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		695
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		101156
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		101156

LIABILITIES

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		93462
(1) NONINTEREST-BEARING	21683	
(2) INTEREST-BEARING	71779	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		422
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		93884
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		2000
25. SURPLUS		1404
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		3891
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-23
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		7272
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		7272
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		101156

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED JANUARY 10, 1972
 UNION BANK & TRUST
 DENVER
 HOLDING CO: UNION BANKSHARES, LTD

NO. 509

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		10280
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		18416
B. AVAILABLE-FOR-SALE SECURITIES		45526
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	81312	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	1448	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		79864
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1631
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1661
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		157378
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		157378

LIABILITIES

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		140877
(1) NONINTEREST-BEARING	42718	
(2) INTEREST-BEARING	98159	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		4000
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		879
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		145756
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3000
25. SURPLUS		3500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		4269
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		853
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		11622
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		11622
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		157378

NUMBER OF BRANCH OFFICE LOCATIONS

3

CERTIFICATE ISSUED MAY 12, 1978
 VECTRA BANK
 DENVER
 HOLDING CO: VECTRA BANKING CORPORATION

NO. 556

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		15390
B. INTEREST-BEARING BALANCES		8
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		528
B. AVAILABLE-FOR-SALE SECURITIES		130431
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		4770
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	193828	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	2111	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		191717
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		8388
7. OTHER REAL ESTATE OWNED		1042
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		267
11. OTHER ASSETS		5982
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		358523
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		358523

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		249304
(1) NONINTEREST-BEARING	66553	
(2) INTEREST-BEARING	182751	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		14429
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		45621
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		23000
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		2042
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		334396
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		10095
25. SURPLUS		10423
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		6032
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-2423
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		24127
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		24127
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		358523

NUMBER OF BRANCH OFFICE LOCATIONS

8

CERTIFICATE ISSUED JULY 28, 1987
 YOUNG AMERICANS BANK
 DENVER
 HOLDING CO: YOUNG AMERICANS EDUCATION FOUNDATION

NO. 624

DECEMBER 31, 1995		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		427
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		5998
B. AVAILABLE-FOR-SALE SECURITIES		777
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2012	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	25	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1987
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		406
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		137
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10232
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10232
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9179
(1) NONINTEREST-BEARING	1399	
(2) INTEREST-BEARING	7780	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9200
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		283
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		-69
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		18
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1032
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1032
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10232

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED DECEMBER 18, 1958
 THE DOLORES STATE BANK
 DOLORES
 HOLDING CO: N/A

NO. 467

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1252
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		20624
B. AVAILABLE-FOR-SALE SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		685
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	26765	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	291	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		26474
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		147
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1160
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		50342
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		50342

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		44676
(1) NONINTEREST-BEARING	7136	
(2) INTEREST-BEARING	37540	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		87
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		44763
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		1275
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		4104
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5579
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		5579
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		50342

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JANUARY 17, 1949
DOVE CREEK STATE BANK
DOVE CREEK
HOLDING CO. N/A

NO. 446

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		646
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		4058
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6050	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	273	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5777
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		70
7. OTHER REAL ESTATE OWNED		34
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		428
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11013
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		11013

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9875
(1) NONINTEREST-BEARING	1149	
(2) INTEREST-BEARING	8726	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9921
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		180
25. SURPLUS		477
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		400
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		35
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1092
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1092
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		11013

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JULY 1, 1993
 THE BANK OF DURANGO
 DURANGO
 HOLDING CO: N/A

NO. 657

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		818
B. INTEREST-BEARING BALANCES		95
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		1398
B. AVAILABLE-FOR-SALE SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8366	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		123
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8243
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		606
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		129
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14689
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		14689

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13505
(1) NONINTEREST-BEARING	3353	
(2) INTEREST-BEARING	10152	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		181
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13686
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		630
25. SURPLUS		8
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		365
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1003
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1003
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		14689

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED MAY 3, 1971
 FIRST BANK OF EAGLE COUNTY
 EAGLE
 HOLDING CO: MOUNTAIN BANCSHARES, INC.

NO. 505

DECEMBER 31, 1995	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	3808
B. INTEREST-BEARING BALANCES	10
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES	
B. AVAILABLE-FOR-SALE SECURITIES	11569
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:	
A. FEDERAL FUNDS SOLD	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES	
A. TOTAL LOANS AND LEASES	46328
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	469
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	45859
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	2707
7. OTHER REAL ESTATE OWNED	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	53
11. OTHER ASSETS	952
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	64958
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	64958
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	55180
(1) NONINTEREST-BEARING	9385
(2) INTEREST-BEARING	45795
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	4000
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
B. TRADING LIABILITIES	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	756
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	59936
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	400
25. SURPLUS	2617
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	1988
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	17
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	5022
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	5022
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	64958

NUMBER OF BRANCH OFFICE LOCATIONS

2

CERTIFICATE ISSUED MAY 3, 1971
 THE EATON BANK
 EATON
 HOLDING CO: CENTENNIAL BANK HOLDINGS, INC.

NO. 432

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2011
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		4260
B. AVAILABLE-FOR-SALE SECURITIES		3384
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		110
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	45545	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	522	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		45023
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		922
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		29
11. OTHER ASSETS		1134
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		56873
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		56873

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		52321
(1) NONINTEREST-BEARING	5235	
(2) INTEREST-BEARING	47086	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		108
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		558
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		52987
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		2101
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1270
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		15
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3886
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3886
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		56873

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED NOVEMBER 19, 1993
 FARMERS BANK
 EATON
 HOLDING CO. CENTENNIAL BANK HOLDINGS, INC.

NO. 664

DECEMBER 31, 1995	000 OMITTED
ASSETS	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	482
B. INTEREST-BEARING BALANCES	
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES	1424
B. AVAILABLE-FOR-SALE SECURITIES	2283
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:	
A. FEDERAL FUNDS SOLD	545
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	17836
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	223
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	17613
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	298
7. OTHER REAL ESTATE OWNED	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	338
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	22983
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	22983
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	21102
(1) NONINTEREST-BEARING	1515
(2) INTEREST-BEARING	19587
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
B. TRADING LIABILITIES	
16. OTHER BORROWED MONEY	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	213
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	21315
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	100
25. SURPLUS	935
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	629
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	4
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1668
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)	1668
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	22983

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED MARCH 9, 1973
 ARAPAHOE BANK & TRUST
 ENGLEWOOD
 HOLDING CO: ARAPAHOE COUNTY FUNDING COMPANY

NO. 518

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5580
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		18373
B. AVAILABLE-FOR-SALE SECURITIES.		22229
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		14225
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	39295	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	500	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		36795
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1119
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1282
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		101603
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		101603

LIABILITIES

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		88282
(1) NONINTEREST-BEARING	23036	
(2) INTEREST-BEARING	65246	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		1743
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		269
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		90294
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1000
25. SURPLUS		3000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		7214
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		95
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		11309
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		11309
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		101603

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED MARCH 31, 1992
CENTENNIAL BANK
ENGLEWOOD
HOLDING CO: TBHC, INC.

NO 646

DECEMBER 31, 1995	000 OMITTED
ASSETS:	
1 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	5607
B. INTEREST-BEARING BALANCES	
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES	2833
B. AVAILABLE-FOR-SALE SECURITIES	29
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:	
A. FEDERAL FUNDS SOLD	9975
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	3348
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	36
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	3312
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	258
7. OTHER REAL ESTATE OWNED	69
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	122
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	22205
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	22205
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	20761
(1) NONINTEREST-BEARING	9376
(2) INTEREST-BEARING	11385
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
B. TRADING LIABILITIES	
16. OTHER BORROWED MONEY	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	68
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	20829
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK	470
24. COMMON STOCK	255
25. SURPLUS	255
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	396
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1376
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)	1376
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	22205

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED DECEMBER 4, 1980
 CHARTER BANK & TRUST
 ENGLEWOOD
 HOLDING CO: N/A

NO. 579

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3095
B. INTEREST-BEARING BALANCES		119
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		49
B. AVAILABLE-FOR-SALE SECURITIES		3160
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		5020
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13136	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	92	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13044
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		191
7. OTHER REAL ESTATE OWNED		193
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		275
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25146
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		25146

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23007
(1) NONINTEREST-BEARING	8023	
(2) INTEREST-BEARING	14984	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		88
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23095
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1141
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		10
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2051
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2051
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		25146

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED FEBRUARY 1, 1993
 MEGABANK OF ARAPAHOE
 ENGLEWOOD
 HOLDING CO: MEGABANK FINANCIAL CORPORATION

NO. 652

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		9021
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		900
B. AVAILABLE-FOR-SALE SECURITIES		6985
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		12770
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	68897	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	759	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		68138
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1230
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		42
11. OTHER ASSETS		1089
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		100175
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		100175

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		90648
(1) NONINTEREST-BEARING	35629	
(2) INTEREST-BEARING	55019	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		440
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		91088
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		3750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		4479
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		108
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		9087
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		9087
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		100175

NUMBER OF BRANCH OFFICE LOCATIONS

2

CERTIFICATE ISSUED JUNE 24, 1908
 THE ESTES PARK BANK
 ESTES PARK
 HOLDING CO: ESTES PARK BANK CORPORATION

NO. 37

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1304
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		2932
B. AVAILABLE-FOR-SALE SECURITIES		11535
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		1945
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	30212	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	343	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		29869
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		607
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		542
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		48734
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		48734

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		43600
(1) NONINTEREST-BEARING	6995	
(2) INTEREST-BEARING	36605	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		431
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		44031
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		3310
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		193
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4703
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		4703
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		48734

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED NOVEMBER 22, 1974
MOUNTAIN PARKS BANK-EAST
EVERGREEN
HOLDING CO: MOUNTAIN PARKS FINANCIAL CORPORATION

NO. 530

DECEMBER 31, 1995	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	10354
B. INTEREST-BEARING BALANCES	33
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES	951
B. AVAILABLE-FOR-SALE SECURITIES	39534
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:	
A. FEDERAL FUNDS SOLD	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES	
A. TOTAL LOANS AND LEASES	106657
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	692
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	105965
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	4032
7. OTHER REAL ESTATE OWNED	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	4071
11. OTHER ASSETS	2714
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	167654
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	167654
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	139550
(1) NONINTEREST-BEARING	38821
(2) INTEREST-BEARING	100729
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	1425
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	5258
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
B. TRADING LIABILITIES	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	1974
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	148207
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	325
25. SURPLUS	11401
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	7299
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	422
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	19447
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)	19447
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	167654

NUMBER OF BRANCH OFFICE LOCATIONS

3

CERTIFICATE ISSUED JANUARY 23, 1995
 ROCKY MOUNTAIN BANK & TRUST
 FLORENCE
 HOLDING CO: FIRST FLO CORPORATION

NO. 668

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		726
B. INTEREST-BEARING BALANCES		14
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		7322
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10399	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	152	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10247
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		708
7. OTHER REAL ESTATE OWNED		53
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1123
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20193
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		20193

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14980
(1) NONINTEREST-BEARING	4151	
(2) INTEREST-BEARING	10829	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		200
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		2500
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		165
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		268
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18113
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		180
25. SURPLUS		500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1226
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		174
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2080
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2080
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		20193

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JANUARY 23, 1987
 FIRST STATE BANK OF FORT COLLINS
 FORT COLLINS
 HOLDING CO: N/A

NO 621

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4629
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		8231
B. AVAILABLE-FOR-SALE SECURITIES		1297
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		5775
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	33758	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		395
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		33363
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		214
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		563
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		54072
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		54072

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		50125
(1) NONINTEREST-BEARING	15476	
(2) INTEREST-BEARING	34649	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		149
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		50274
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		803
25. SURPLUS		304
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2691
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3798
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3798
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		54072

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED MAY 3, 1993
 FIRSTBANK OF NORTHERN COLORADO
 FORT COLLINS
 HOLDING CO: FIRSTBANK HOLDING COMPANY OF COLORADO

NO. 655

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2965
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		619
B. AVAILABLE-FOR-SALE SECURITIES		9993
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	36971	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	306	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		36665
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5710
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		620
11. OTHER ASSETS		547
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		57119
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		57119

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		46701
(1) NONINTEREST-BEARING	9789	
(2) INTEREST-BEARING	36912	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		4218
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		21
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		657
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		51597
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1000
25. SURPLUS		5900
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		-1647
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		269
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5522
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		5522
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		57119

NUMBER OF BRANCH OFFICE LOCATIONS

4

CERTIFICATE ISSUED JUNE 30, 1993
 KEY BANK OF COLORADO
 DENVER
 HOLDING CO: KEYCORP/OH

NO. 346

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS		
	A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		97772
	B. INTEREST-BEARING BALANCES		396
2	SECURITIES:		
	A. HELD-TO-MATURITY SECURITIES		30494
	B. AVAILABLE-FOR-SALE SECURITIES		208339
3	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
	A. FEDERAL FUNDS SOLD		28000
	B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4	LOANS AND LEASE FINANCING RECEIVABLES		
	A. TOTAL LOANS AND LEASES	842099	
	B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	10258	
	C. LESS ALLOCATED TRANSFER RISK RESERVE		
	D. NET LOANS AND LEASES		831841
5	ASSETS HELD IN TRADING ACCOUNTS		948
6	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		23129
7	OTHER REAL ESTATE OWNED		1447
8	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		422
9	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10	INTANGIBLE ASSETS		70511
11	OTHER ASSETS		49751
12	A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		1343050
	B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
	C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		1343050

LIABILITIES:

13	DEPOSITS:		
	A. IN DOMESTIC OFFICES		1038367
	(1) NONINTEREST-BEARING	308877	
	(2) INTEREST-BEARING	729490	
14	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
	A. FEDERAL FUNDS PURCHASED		25232
	B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		77881
15	A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
	B. TRADING LIABILITIES		948
16	OTHER BORROWED MONEY:		
	A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		475
	B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		1728
17	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		15
18	BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		1500
20	OTHER LIABILITIES		11632
21	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1157778
22	LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23	PERPETUAL PREFERRED STOCK		
24	COMMON STOCK		450
25	SURPLUS		139396
26	A. UNDIVIDED PROFITS AND CAPITAL RESERVES		42621
	B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		2805
28	A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		185272
	B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
	C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		185272
29	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		1343050

NUMBER OF BRANCH OFFICE LOCATIONS

32

CERTIFICATE ISSUED JUNE 9, 1980
 POUDDRE VALLEY BANK
 FORT COLLINS
 HOLDING CO. FNB, INC.

NO. 572

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1647
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		2927
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		4600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14962	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	211	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14751
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		49
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		181
11. OTHER ASSETS		193
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24348
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		24348

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22325
(1) NONINTEREST-BEARING	5627	
(2) INTEREST-BEARING	16698	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		62
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22387
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		650
25. SURPLUS		656
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		637
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		18
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1961
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1961
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		24348

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED FEBRUARY 10, 1910
 THE FIRST SECURITY BANK
 FORT LUPTON
 HOLDING CO: PINNACLE BANCORP, INC./NE

NO. 50

DECEMBER 31, 1995	000 OMITTED
ASSETS:	
1 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	13812
B. INTEREST-BEARING BALANCES	
2 SECURITIES:	
A. HELD-TO-MATURITY SECURITIES	
B. AVAILABLE-FOR-SALE SECURITIES	166637
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:	
A. FEDERAL FUNDS SOLD	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4 LOANS AND LEASE FINANCING RECEIVABLES	
A. TOTAL LOANS AND LEASES	126599
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1513
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	125086
5 ASSETS HELD IN TRADING ACCOUNTS	
6 PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	2358
7. OTHER REAL ESTATE OWNED	66
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES	
9 CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	1379
11. OTHER ASSETS	5507
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	314845
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	314845
LIABILITIES	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	273114
(1) NONINTEREST-BEARING	30339
(2) INTEREST-BEARING	242775
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	4600
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	7893
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
B. TRADING LIABILITIES	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	94
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	1851
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	287562
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPITAL	
23 PERPETUAL PREFERRED STOCK	450
24 COMMON STOCK	1075
25. SURPLUS	12531
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	10654
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	2573
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	27283
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)	27283
29 TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	314845

NUMBER OF BRANCH OFFICE LOCATIONS

8

CERTIFICATE ISSUED AUGUST 24, 1915
 THE FARMERS STATE BANK OF FORT MORGAN
 FORT MORGAN
 HOLDING CO: F. S. B. BANCORPORATION, INC., OF FORT MORGAN

NO. 291

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3543
B. INTEREST-BEARING BALANCES		500
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		12077
B. AVAILABLE-FOR-SALE SECURITIES		39658
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	55542	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1763	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		53779
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		369
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2241
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		115367
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		115367

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		96701
(1) NONINTEREST-BEARING	16667	
(2) INTEREST-BEARING	80034	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		837
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		97538
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		4000
25. SURPLUS		4000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		9535
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		294
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		17829
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		17829
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		115367

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED APRIL 8, 1982
 FORT MORGAN STATE BANK
 FORT MORGAN
 HOLDING CO: MORGAN CAPITAL CORPORATION

NO. 591

DECEMBER 31, 1995		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		971
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		1746
B. AVAILABLE-FOR-SALE SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		2900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11700	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		179
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11521
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		382
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		413
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17933
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		17933
LIABILITIES:		
13. DEPOSITS		
A. IN DOMESTIC OFFICES		16698
(1) NONINTEREST-BEARING	3269	
(2) INTEREST-BEARING	13429	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		48
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16746
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		320
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		467
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1187
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1187
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		17933

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED AUGUST 6, 1908
 THE FOWLER STATE BANK
 FOWLER
 HOLDING CO: N/A

NO. 52

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1499
B. INTEREST-BEARING BALANCES		212
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		12458
B. AVAILABLE-FOR-SALE SECURITIES		501
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		1150
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13152	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	214	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12938
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		17
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		754
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		29529
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		29529

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		25280
(1) NONINTEREST-BEARING	2484	
(2) INTEREST-BEARING	22796	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		293
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		25573
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		50
25. SURPLUS		350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		3555
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		1
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3956
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3956
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		29529

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED MARCH 21, 1980
 ALPINE BANK
 GLENWOOD SPRINGS
 HOLDING CO: ALPINE BANKS OF COLORADO

NO. 570

DECEMBER 31, 1995

000 OMITTED

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		17060
B. INTEREST-BEARING BALANCES		75
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		23871
B. AVAILABLE-FOR-SALE SECURITIES		26150
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		21706
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	238203	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	2378	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		235825
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		17366
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		10281
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		352334
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		352334

LIABILITIES

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		323349
(1) NONINTEREST-BEARING	82205	
(2) INTEREST-BEARING	241144	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		2619
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		325968
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		4410
25. SURPLUS		4485
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		16957
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		514
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		26366
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		26366
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		352334

NUMBER OF BRANCH OFFICE LOCATIONS

13

CERTIFICATE ISSUED OCTOBER 18, 1989
 GLENWOOD INDEPENDENT BANK
 GLENWOOD SPRINGS
 HOLDING CO: INDEPENDENT BANKSHARES, INC.

NO. 635

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A.	NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	1476
B.	INTEREST-BEARING BALANCES	596
2. SECURITIES		
A.	HELD-TO-MATURITY SECURITIES	2283
B.	AVAILABLE-FOR-SALE SECURITIES	2156
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A.	FEDERAL FUNDS SOLD	3050
B.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A.	TOTAL LOANS AND LEASES	11541
B.	LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	223
C.	LESS ALLOCATED TRANSFER RISK RESERVE	
D.	NET LOANS AND LEASES	11318
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		
		690
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		
		282
12. A.	TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	21851
B.	LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C.	TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	21851

LIABILITIES:

13. DEPOSITS:		
A.	IN DOMESTIC OFFICES	19523
	(1) NONINTEREST-BEARING	3584
	(2) INTEREST-BEARING	15939
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A.	FEDERAL FUNDS PURCHASED	
B.	SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A.	WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B.	WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
		180
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		
		273
21. A.	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	19976
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		
		236
25. SURPLUS		
		550
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		
		1075
B.	LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	14
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		
		1875
B.	LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C.	TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)	1875
29. A.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	21851

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JULY 2, 1993
 BANK OF COLORADO-WESTERN SLOPE
 GRAND JUNCTION
 HOLDING CO: PINNACLE BANCORP, INC./NE

NO 660

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4480
B. INTEREST-BEARING BALANCES		8
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		42904
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		2500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	66281	
B. LESS. ALLOWANCE FOR LOAN AND LEASE LOSSES	834	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		65447
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5802
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		1045
11. OTHER ASSETS		1024
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		123210
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		123210

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		104704
(1) NONINTEREST-BEARING	19454	
(2) INTEREST-BEARING	85250	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		4541
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		2350
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		691
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		112286
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1700
25. SURPLUS		7400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1816
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		8
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		10924
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		10924
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		123210

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED MAY 27, 1983
 THE BANK OF GRAND JUNCTION
 GRAND JUNCTION
 HOLDING CO: TWO RIVERS CORPORATION

NO. 603

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2656
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		3792
B. AVAILABLE-FOR-SALE SECURITIES		9
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		2400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21636	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	230	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21406
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1266
7. OTHER REAL ESTATE OWNED		31
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		19
11. OTHER ASSETS		325
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		31904
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		31904

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		28359
(1) NONINTEREST-BEARING	8195	
(2) INTEREST-BEARING	20164	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		592
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		28951
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		605
25. SURPLUS		1750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		598
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2953
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2953
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		31904

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED JULY 7, 1992
 1ST CHOICE BANK
 GREELEY
 HOLDING CO: N/A

NO. 649

DECEMBER 31, 1995 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4385
B. INTEREST-BEARING BALANCES		5
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		19192
B. AVAILABLE-FOR-SALE SECURITIES		3049
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		50
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	97701	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1077	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		96624
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5618
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1561
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		130484
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		130484

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		119316
(1) NONINTEREST-BEARING	11402	
(2) INTEREST-BEARING	107914	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		2000
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		732
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		122048
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		2595
25. SURPLUS		3779
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2062
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8436
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		8436
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		130484

NUMBER OF BRANCH OFFICE LOCATIONS 1

CERTIFICATE ISSUED MAY 16, 1979
 UNION COLONY BANK
 GREELEY
 HOLDING CO: FIRST NATIONAL OF NEBRASKA, INC./NE

NO 562

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		15883
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		32924
B. AVAILABLE-FOR-SALE SECURITIES		1037
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		41000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	158167	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	2673	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		155494
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5464
7. OTHER REAL ESTATE OWNED		469
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		17404
11. OTHER ASSETS		3561
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		273236
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		273236

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		237817
(1) NONINTEREST-BEARING	52263	
(2) INTEREST-BEARING	185554	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		200
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		2007
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		240024
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1360
25. SURPLUS		31077
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		775
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		33212
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		33212
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		273236

CERTIFICATE ISSUED DECEMBER 23, 1910
 GUNNISON BANK & TRUST COMPANY
 GUNNISON
 HOLDING CO: LINDOE, INC.

NO. 207

DECEMBER 31, 1995		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1404
B. INTEREST-BEARING BALANCES		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		587
B. AVAILABLE-FOR-SALE SECURITIES		1693
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLO		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15466	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	145	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15321
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1299
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		341
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20745
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		20745
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17733
(1) NONINTEREST-BEARING	5505	
(2) INTEREST-BEARING	12228	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		125
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		1075
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		293
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19226
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		510
25. SURPLUS		300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		708
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		1
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1519
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1519
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		20745

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED FEBRUARY 10, 1994
HAXTUN COMMUNITY BANK
HAXTUN
HOLDING CO: DEUEL COUNTY INTERSTATE BANC COMPANY/NE

NO. 436

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1117
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		4692
B. AVAILABLE-FOR-SALE SECURITIES		3579
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		950
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	10610	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	170	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10440
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		132
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		323
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21233
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		21233

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18555
(1) NONINTEREST-BEARING	2974	
(2) INTEREST-BEARING	15581	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		33
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		99
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18687
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1434
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		12
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2546
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2546
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		21233

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JULY 11, 1930
 FIRST STATE BANK OF HOTCHKISS
 HOTCHKISS
 HOLDING CO: ORCHARD VALLEY FINANCIAL CORPORATION

NO. 425

DECEMBER 31, 1995		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1653
B. INTEREST-BEARING BALANCES		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		2048
B. AVAILABLE-FOR-SALE SECURITIES		1332
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3354
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16555	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		293
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16262
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		526
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		270
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25545
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		25545
LIABILITIES:		
13. DEPOSITS		
A. IN DOMESTIC OFFICES		23293
(1) NONINTEREST-BEARING	4934	
(2) INTEREST-BEARING	18359	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		191
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23484
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		535
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1223
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		3
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2061
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2061
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		25545

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED NOVEMBER 14, 1944
 FIRST STATE BANK
 IDAHO SPRINGS
 HOLDING CO: CLEAR CREEK BANK CORPORATION

NO. 438

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1060
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		3332
B. AVAILABLE-FOR-SALE SECURITIES		40
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		235
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11666	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	109	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11557
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		286
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		166
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16676
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		16676

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15052
(1) NONINTEREST-BEARING	4802	
(2) INTEREST-BEARING	10250	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		136
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15188
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		250
24. COMMON STOCK		200
25. SURPLUS		494
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		544
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1488
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1488
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		16678

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JUNE 11, 1946
 THE CITIZENS STATE BANK
 KEENESBURG
 HOLDING CO: CITIZENS HOLDING CORPORATION

NO. 442

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1513
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		701
B. AVAILABLE-FOR-SALE SECURITIES		5221
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3970
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16200	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		257
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15943
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		43
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		764
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28155
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		28155

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		25579
(1) NONINTEREST-BEARING	5592	
(2) INTEREST-BEARING	19987	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		383
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		25962
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1485
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		8
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2193
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2193
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		28155

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED AUGUST 30, 1979
 INDEPENDENT BANK
 KERSEY
 HOLDING CO: KERSEY BANCORP, INC.

NO. 565

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3025
B. INTEREST-BEARING BALANCES		4
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		12581
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	48460	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	592	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		47868
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1435
7. OTHER REAL ESTATE OWNED		31
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		21
11. OTHER ASSETS		1449
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		69664
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		69664

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		63760
(1) NONINTEREST-BEARING	9324	
(2) INTEREST-BEARING	54436	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		70
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		686
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		64516
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		495
25. SURPLUS		1444
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		3163
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		46
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5148
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		5148
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		69664

NUMBER OF BRANCH OFFICE LOCATIONS

4

CERTIFICATE ISSUED MARCH 24, 1908
 KIOWA STATE BANK
 KIOWA
 HOLDING CO: HIGH PLAINS BANK CORP

NO. 136

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1789
B. INTEREST-BEARING BALANCES		109
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		4017
B. AVAILABLE-FOR-SALE SECURITIES		7572
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		330
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	25608	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	373	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		25235
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1812
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		457
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		41321
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		41321

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		37828
(1) NONINTEREST-BEARING	10138	
(2) INTEREST-BEARING	27690	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		420
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		38248
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		425
25. SURPLUS		886
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1699
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		63
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3073
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3073
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		41321

NUMBER OF BRANCH OFFICE LOCATIONS

2

CERTIFICATE ISSUED MARCH 1, 1917
 THE KIRK STATE BANK
 KIRK
 HOLDING CO: LIBERTY AGENCY, INC.

NO. 321

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		893
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		1586
B. AVAILABLE-FOR-SALE SECURITIES		2
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		1200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12451	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	149	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12302
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		117
7. OTHER REAL ESTATE OWNED		287
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		834
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17221
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		17221

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15479
(1) NONINTEREST-BEARING	2639	
(2) INTEREST-BEARING	12840	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		254
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15733
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		850
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		488
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1488
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1488
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		17221

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED NOVEMBER 23, 1909
 KIT CARSON STATE BANK
 KIT CARSON
 HOLDING CO: KIT CARSON INSURANCE AGENCY, INC.

NO. 176

DECEMBER 31, 1995		000 OMITTED
ASSETS:		
1	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A	NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	855
B	INTEREST-BEARING BALANCES	
2	SECURITIES:	
A	HELD-TO-MATURITY SECURITIES	
B	AVAILABLE-FOR-SALE SECURITIES	11646
3	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:	
A	FEDERAL FUNDS SOLD	900
B	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4	LOANS AND LEASE FINANCING RECEIVABLES:	
A	TOTAL LOANS AND LEASES	13049
B	LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	111
C	LESS ALLOCATED TRANSFER RISK RESERVE	
D	NET LOANS AND LEASES	12938
5	ASSETS HELD IN TRADING ACCOUNTS	
6	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	70
7	OTHER REAL ESTATE OWNED	159
8	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES	
9	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10	INTANGIBLE ASSETS	
11	OTHER ASSETS	776
12	A TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	27344
B	LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C	TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	27344
LIABILITIES:		
13	DEPOSITS:	
A	IN DOMESTIC OFFICES	22807
(1)	NONINTEREST-BEARING	1771
(2)	INTEREST-BEARING	21036
14	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:	
A	FEDERAL FUNDS PURCHASED	
B	SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15	A. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
B	TRADING LIABILITIES	
16	OTHER BORROWED MONEY:	
A	WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B	WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18	BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	
19	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20	OTHER LIABILITIES	377
21	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	23184
22	LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPITAL:		
23	PERPETUAL PREFERRED STOCK	
24	COMMON STOCK	200
25	SURPLUS	600
26	A. UNDIVIDED PROFITS AND CAPITAL RESERVES	3337
B	LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	23
28	A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	4160
B	LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C	TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)	4160
29	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	27344

NUMBER OF BRANCH OFFICE LOCATIONS 0

CERTIFICATE ISSUED MAY 21, 1990
 LAFAYETTE STATE BANK
 LAFAYETTE
 HOLDING CO. FRONT RANGE CAPITAL CORPORATION

NO. 623

DECEMBER 31, 1995

000 OMITTED

ASSETS

1 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		565
B. INTEREST-BEARING BALANCES		1307
2 SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		220
B. AVAILABLE-FOR-SALE SECURITIES		1970
3 FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		9145
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4 LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	35771	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	595	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		35176
5 ASSETS HELD IN TRADING ACCOUNTS		
6 PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3080
7 OTHER REAL ESTATE OWNED		128
8 INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9 CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10 INTANGIBLE ASSETS		
11 OTHER ASSETS		861
12 A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		52452
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		52452

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		46552
(1) NONINTEREST-BEARING	7069	
(2) INTEREST-BEARING	39483	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15 A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		2000
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		371
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		48923
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1824
26 A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1210
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-5
28 A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3529
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3529
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		52452

NUMBER OF BRANCH OFFICE LOCATIONS

2

CERTIFICATE ISSUED JULY 7, 1992
 ARK VALLEY INDEPENDENT BANK
 LA JUNTA
 HOLDING CO: 405 CORPORATION

NO. 650

DECEMBER 31, 1995		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		720
B. INTEREST-BEARING BALANCES		304
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		8555
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		430
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10081	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	178	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9903
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		222
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1072
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21206
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		21206
LIABILITIES:		
13. DEPOSITS		
A. IN DOMESTIC OFFICES		19315
(1) NONINTEREST-BEARING	437	
(2) INTEREST-BEARING	18878	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		125
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19440
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		940
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-74
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1766
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1766
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		21206

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED AUGUST 5, 1908
 THE COLORADO BANK & TRUST COMPANY
 LA JUNTA
 HOLDING CO: N/A

NO. 73

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2790
B. INTEREST-BEARING BALANCES		12
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		5619
B. AVAILABLE-FOR-SALE SECURITIES		2137
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3350
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	25942	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	454	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		25488
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2141
7. OTHER REAL ESTATE OWNED		1890
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1131
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		44558
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		377
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		44935

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		40746
(1) NONINTEREST-BEARING	11600	
(2) INTEREST-BEARING	29146	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		120
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		40866
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		550
25. SURPLUS		1000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2123
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		19
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3692
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		377
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		4069
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		44935

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED AUGUST 5, 1908
 LA JUNTA STATE BANK AND TRUST COMPANY
 LA JUNTA
 HOLDING CO: ARK VALLEY BANKSHARES, INC.

NO. 72

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		788
B. INTEREST-BEARING BALANCES		3002
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		1032
B. AVAILABLE-FOR-SALE SECURITIES.		10258
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	18891	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES		169
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18722
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		269
7. OTHER REAL ESTATE OWNED		47
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1609
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35727
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		35727

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		31117
(1) NONINTEREST-BEARING	4436	
(2) INTEREST-BEARING	26681	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		884
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		32001
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL.

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2938
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		88
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3726
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3726
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		35727

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED MAY 19, 1972
 LAKEWOOD STATE BANK
 LAKEWOOD
 HOLDING CO: N/A

NO. 511

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1518
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		6328
B. AVAILABLE-FOR-SALE SECURITIES		499
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		2270
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19064	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	290	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18774
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2069
7. OTHER REAL ESTATE OWNED		168
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		205
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		31831
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		31831

LIABILITIES

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		28067
(1) NONINTEREST-BEARING	8603	
(2) INTEREST-BEARING	19464	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		442
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		28509
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1000
25. SURPLUS		1455
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		868
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-1
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3322
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3322
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		31831

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED APRIL 1, 1970
 COLORADO EAST BANK & TRUST
 LAMAR
 HOLDING CO: COLOEAST BANKSHARES, INC.

NO. 499

DECEMBER 31, 1995 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1743
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		4023
B. AVAILABLE-FOR-SALE SECURITIES		12673
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	30808	
B. LESS. ALLOWANCE FOR LOAN AND LEASE LOSSES		584
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		30224
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		750
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		6
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		185
11. OTHER ASSETS		1153
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		54057
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		54057

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		49553
(1) NONINTEREST-BEARING	5344	
(2) INTEREST-BEARING	44209	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE.		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		628
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		50181
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		110
25. SURPLUS		3290
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		361
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		115
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3876
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3876
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		54057

NUMBER OF BRANCH OFFICE LOCATIONS

2

CERTIFICATE ISSUED MARCH 4, 1920
 VALLEY STATE BANK
 LAMAR
 HOLDING CO. VALLEY STATE INVESTMENTS, INC.

NO. 394

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4697
B. INTEREST-BEARING BALANCES		49
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		28407
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	43810	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	599	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		43211
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		314
7. OTHER REAL ESTATE OWNED		200
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1353
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		79081
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		79081

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		72723
(1) NONINTEREST-BEARING	7479	
(2) INTEREST-BEARING	65244	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		596
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		73319
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		440
25. SURPLUS		3240
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2013
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		69
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5762
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		5762
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		79081

NUMBER OF BRANCH OFFICE LOCATIONS

2

CERTIFICATE ISSUED MAY 22, 1940
COMMERCIAL BANK OF LEADVILLE
LEADVILLE
HOLDING CO: WINTER TRUST

NO 434

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1277
B. INTEREST-BEARING BALANCES		323
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		268
B. AVAILABLE-FOR-SALE SECURITIES		10443
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14572	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		140
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14432
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		308
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		553
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		27604
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		27604

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22414
(1) NONINTEREST-BEARING	5690	
(2) INTEREST-BEARING	16724	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		675
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		1316
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		530
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24935
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1012
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1063
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		94
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2669
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2669
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		27604

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JUNE 22, 1992
 FIRST MOUNTAIN BANK
 LEADVILLE
 HOLDING CO: ORE BANCORPORATION

NO. 667

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		532
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		2391
B. AVAILABLE-FOR-SALE SECURITIES		549
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		920
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8387	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	84	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8303
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		743
7. OTHER REAL ESTATE OWNED		136
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		157
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13731
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		13731

LIABILITIES

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12622
(1) NONINTEREST-BEARING	2307	
(2) INTEREST-BEARING	10315	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		164
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12786
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		220
25. SURPLUS		440
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		283
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		2
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		945
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		945
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		13731

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED FEBRUARY 22, 1978
 FIRSTBANK OF SOUTH JEFFCO
 LITTLETON
 HOLDING CO: FIRSTBANK HOLDING COMPANY OF COLORADO

NO 553

DECEMBER 31, 1995 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7598
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		38140
B. AVAILABLE-FOR-SALE SECURITIES		20673
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL		
A. FEDERAL FUNDS SOLD		5550
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	93957	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	926	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		93031
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		9813
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1391
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		176206
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		176206

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		164048
(1) NONINTEREST-BEARING	40126	
(2) INTEREST-BEARING	123922	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U. S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		969
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		411
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		165428
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		2010
25. SURPLUS		2015
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		6262
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		491
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		10778
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		10778
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		176206

NUMBER OF BRANCH OFFICE LOCATIONS

4

CERTIFICATE ISSUED MARCH 16, 1915
 FIRSTBANK OF LONGMONT
 LONGMONT
 HOLDING CO: FIRSTBANK HOLDING COMPANY OF COLORADO

NO 285

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A.	NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	5381
B.	INTEREST-BEARING BALANCES	
2. SECURITIES:		
A.	HELD-TO-MATURITY SECURITIES	6816
B.	AVAILABLE-FOR-SALE SECURITIES	8837
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS TO RESELL:		
A.	FEDERAL FUNDS SOLD	1741
B.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A.	TOTAL LOANS AND LEASES	93917
B.	LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	957
C.	LESS ALLOCATED TRANSFER RISK RESERVE	
D.	NET LOANS AND LEASES	92960
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		
		6132
7. OTHER REAL ESTATE OWNED		
		360
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		
		1284
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		
		123511
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
		123511

LIABILITIES:

13. DEPOSITS:		
A.	IN DOMESTIC OFFICES	112947
(1)	NONINTEREST-BEARING	26592
(2)	INTEREST-BEARING	86355
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A.	FEDERAL FUNDS PURCHASED	
B.	SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A.	WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	53
B.	WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	776
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		
		377
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		
		114153
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		
		1410
25. SURPLUS		
		2025
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		
B.	LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	5711
		212
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		
		9358
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT: EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		
		9358
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		
		123511

NUMBER OF BRANCH OFFICE LOCATIONS

3

CERTIFICATE ISSUED FEBRUARY 16, 1983
PIONEER BANK OF LONGMONT
LONGMONT
HOLDING CO: N/A

NO 599

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4400
B. INTEREST-BEARING BALANCES		207
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		4585
B. AVAILABLE-FOR-SALE SECURITIES		234
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		15750
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	51055	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	470	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		50585
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2886
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		584
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		79231
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		79231

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		73249
(1) NONINTEREST-BEARING	15038	
(2) INTEREST-BEARING	58211	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		339
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		73588
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		4743
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5643
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		5643
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		79231

NUMBER OF BRANCH OFFICE LOCATIONS

3

CERTIFICATE ISSUED JANUARY 18, 1981
 THE BANK OF LOUISVILLE
 LOUISVILLE
 HOLDING CO: MOUNTAIN PARKS FINANCIAL CORPORATION

NO. 580

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1875
B. INTEREST-BEARING BALANCES		36
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		283
B. AVAILABLE-FOR-SALE SECURITIES		5341
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		4120
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	23817	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	426	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		23391
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2077
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		2822
11. OTHER ASSETS		873
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		40818
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		40818

LIABILITIES:

13. DEPOSITS		
A. IN DOMESTIC OFFICES		34459
(1) NONINTEREST-BEARING	8459	
(2) INTEREST-BEARING	26000	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		358
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		34817
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		4262
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1417
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		22
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6001
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		6001
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		40818

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED MAY 8, 1974
 AMERICAN BANK
 LOVELAND
 HOLDING CO. N/A

NO. 526

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1878
B. INTEREST-BEARING BALANCES		199
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		4664
B. AVAILABLE-FOR-SALE SECURITIES		5656
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	40607	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	284	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		40323
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1290
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		204
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		551
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		54765
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		54765

LIABILITIES

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		50176
(1) NONINTEREST-BEARING	12284	
(2) INTEREST-BEARING	37892	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		345
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		283
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		50804
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		450
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		3290
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		21
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3961
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3961
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		54765

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED MARCH 22, 1950
 THE HOME STATE BANK
 LOVELAND
 HOLDING CO: LOVELAND SECURITIES, INC.

NO. 448

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4410
B. INTEREST-BEARING BALANCES		117
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		20981
B. AVAILABLE-FOR-SALE SECURITIES		10463
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3875
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	46021	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	715	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		45306
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2104
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		205
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		953
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		88414
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		88414

LIABILITIES

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		80029
(1) NONINTEREST-BEARING	15983	
(2) INTEREST-BEARING	64046	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		720
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		80749
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1600
25. SURPLUS		2200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		3304
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		61
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		7665
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		7665
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		88414

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED AUGUST 27, 1964
 MANCOS VALLEY BANK
 MANCOS
 HOLDING CO. MANCOS BANCORPORATION

NO. 483

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		577
B. INTEREST-BEARING BALANCES		54
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		1954
B. AVAILABLE-FOR-SALE SECURITIES		2060
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		1340
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8954	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	82	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8872
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		151
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		273
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15281
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15281

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13744
(1) NONINTEREST-BEARING	2322	
(2) INTEREST-BEARING	11422	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		221
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13965
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		125
25. SURPLUS		225
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		951
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		15
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1316
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1316
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		15281

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED MAY 15, 1920
 MCCLAVE STATE BANK
 MCCLAVE
 HOLDING CO. N/A

NO. 397

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		142
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		2271
B. AVAILABLE-FOR-SALE SECURITIES		210
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		955
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6074	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	154	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5920
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		131
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		291
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9920
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9920

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8378
(1) NONINTEREST-BEARING	947	
(2) INTEREST-BEARING	7431	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		90
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8468
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		460
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		890
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		2
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1452
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1452
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9920

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED AUGUST 27, 1936
 BANK OF MONTE VISTA
 MONTE VISTA
 HOLDING CO. MONTE VISTA BANK CORPORATION

NO. 430

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4799
B. INTEREST-BEARING BALANCES		4700
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		20712
B. AVAILABLE-FOR-SALE SECURITIES		2861
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	30255	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	324	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		29931
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		273
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1436
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		64712
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		64712

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		55243
(1) NONINTEREST-BEARING	14365	
(2) INTEREST-BEARING	40878	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		2208
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		318
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		57769
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		330
25. SURPLUS		1250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		5384
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-21
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6943
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		6943
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		64712

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JULY 31, 1986
MONTROSEBANK
MONTROSE
HOLDING CO: FIRST MOUNTAIN COMPANY

NO. 618

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1592
B. INTEREST-BEARING BALANCES		299
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		4150
B. AVAILABLE-FOR-SALE SECURITIES		3111
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15182	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	159	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15023
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		947
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		1298
11. OTHER ASSETS		277
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		27297
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		27297

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21494
(1) NONINTEREST-BEARING	2464	
(2) INTEREST-BEARING	19030	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		2602
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		113
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24209
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1000
25. SURPLUS		2000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		88
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3088
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3088
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		27297

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JULY 8, 1974
 FIRSTSTATE BANK OF COLORADO
 NORTHGLENN
 HOLDING CO: FIRST WESTERN CORPORATION/NE

NO. 529

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3434
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		6451
B. AVAILABLE-FOR-SALE SECURITIES		6231
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15642	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		243
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15399
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2190
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		596
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35001
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		35001

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		30888
(1) NONINTEREST-BEARING	9109	
(2) INTEREST-BEARING	21779	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		926
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		187
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		32001
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		470
25. SURPLUS		463
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2042
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		25
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3000
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3000
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		35001

NUMBER OF BRANCH OFFICE LOCATIONS

2

CERTIFICATE ISSUED MARCH 1, 1950
 WESTERN COLORADO BANK
 NORWOOD
 HOLDING CO. TELLURIDE BANCORP, LTD.

NO. 447

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1141
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		5014
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		2235
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16581	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	184	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16397
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1366
7. OTHER REAL ESTATE OWNED		32
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		72
11. OTHER ASSETS		337
12 A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26594
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		26594

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24678
(1) NONINTEREST-BEARING	3653	
(2) INTEREST-BEARING	21025	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		236
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24914
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		687
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		560
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		33
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1680
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1680
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		26594

CERTIFICATE ISSUED AUGUST 23, 1976
 OLATHE STATE BANK
 OLATHE
 HOLDING CO. N/A

NO. 544

DECEMBER 31, 1995

000 OMITTED

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		712
B. INTEREST-BEARING BALANCES		102
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		5011
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		365
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6568	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		169
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6399
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		121
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		586
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13296
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		13296

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12153
(1) NONINTEREST-BEARING	1984	
(2) INTEREST-BEARING	10169	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE.		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		134
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12287
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		256
25. SURPLUS		208
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		561
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-16
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1009
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1009
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		13296

NUMBER OF BRANCH OFFICE LOCATIONS

MOBILE 1

CERTIFICATE ISSUED AUGUST 28, 1913
 CITIZENS STATE BANK OF OURAY
 OURAY
 HOLDING CO. HARRY A. LOWE AGENCY, INC.

NO. 270

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1705
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		12952
B. AVAILABLE-FOR-SALE SECURITIES		6462
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17645	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	201	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17444
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		385
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		692
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		40340
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		40340

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		34683
(1) NONINTEREST-BEARING	8457	
(2) INTEREST-BEARING	26226	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		466
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		35149
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		226
25. SURPLUS		1500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		3215
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		250
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5191
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		5191
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		40340

NUMBER OF BRANCH OFFICE LOCATIONS

3

CERTIFICATE ISSUED OCTOBER 25, 1991
 CITIZENS BANK OF PAGOSA SPRINGS
 PAGOSA SPRINGS
 HOLDING CO: SOUTHERN COLORADO BANK HOLDING COMPANY

NO. 645

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1267
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		3486
B. AVAILABLE-FOR-SALE SECURITIES		2373
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		275
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10258	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		325
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9933
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		820
7. OTHER REAL ESTATE OWNED		205
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		304
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18663
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		18663

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17197
(1) NONINTEREST-BEARING	3302	
(2) INTEREST-BEARING	13895	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		200
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17397
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		859
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		7
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1266
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1266
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		18663

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED AUGUST 11, 1977
 PAONIA STATE BANK
 PAONIA
 HOLDING CO: PAONIA FINANCIAL SERVICES, INC.

NO. 550

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		784
B. INTEREST-BEARING BALANCES		199
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		874
B. AVAILABLE-FOR-SALE SECURITIES		1345
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15550	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	157	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15393
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		211
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		251
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19657
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		19657

LIABILITIES

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17892
(1) NONINTEREST-BEARING	2061	
(2) INTEREST-BEARING	15831	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		81
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17973
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1180
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		4
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1684
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1684
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		19657

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED MAY 31, 1991
COMMUNITY BANK OF PARKER
PARKER
HOLDING CO: WALLY BANCORP, INC.

NO. 643

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1900
B. INTEREST-BEARING BALANCES		8
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		2948
B. AVAILABLE-FOR-SALE SECURITIES		25
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	27942	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	209	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		27733
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		627
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		718
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		37859
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		37859

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		34448
(1) NONINTEREST-BEARING	10481	
(2) INTEREST-BEARING	23967	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		495
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		34944
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		770
25. SURPLUS		605
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1540
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2915
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2915
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		37859

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED MAY 31, 1991
 FIRST UNITED BANK
 PARKER
 HOLDING CO: BALTZ FAMILY PARTNERS, LTD.

NO. 642

DECEMBER 31, 1995 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3623
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		323
B. AVAILABLE-FOR-SALE SECURITIES.		204
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		9305
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	47548	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	553	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		46995
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		7637
7. OTHER REAL ESTATE OWNED		83
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		600
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		68770
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		68770

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		60723
(1) NONINTEREST-BEARING	21492	
(2) INTEREST-BEARING	39231	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		425
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		61148
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		4624
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2498
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		7622
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		7622
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		68770

NUMBER OF BRANCH OFFICE LOCATIONS

6

CERTIFICATE ISSUED JULY 6, 1976
CENTENNIAL BANK OF BLENDE
PUEBLO
HOLDING CO: FREMONT BANK CORPORATION

NO. 542

DECEMBER 31, 1995

000 OMITTED

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		911
B. INTEREST-BEARING BALANCES		95
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		3125
B. AVAILABLE-FOR-SALE SECURITIES		2504
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9145	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	254	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8891
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 ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		248
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19480
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		19480

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17350
(1) NONINTEREST-BEARING	2567	
(2) INTEREST-BEARING	14783	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		99
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17449
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		302
25. SURPLUS		370
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1343
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		16
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2031
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2031
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		19480

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED FEBRUARY 18, 1908
 THE MINNEQUA BANK OF PUEBLO
 PUEBLO
 HOLDING CO: MINNEQUA BANCORP, INC.

NO. 101

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		14957
B. INTEREST-BEARING BALANCES		11
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		9879
B. AVAILABLE-FOR-SALE SECURITIES.		37644
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	159609	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1530	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		158079
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		8649
7. OTHER REAL ESTATE OWNED		180
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		404
11. OTHER ASSETS		3824
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		233627
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		233627

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		210911
(1) NONINTEREST-BEARING	39669	
(2) INTEREST-BEARING	171242	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		8337
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		756
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		220004
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1125
25. SURPLUS		5500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		6942
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		56
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		13623
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		13623
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		233627

NUMBER OF BRANCH OFFICE LOCATIONS

4

CERTIFICATE ISSUED NOVEMBER 1, 1908
 THE PUEBLO BANK & TRUST COMPANY
 PUEBLO
 HOLDING CO: PUEBLO BANCORPORATION

NO. 174

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		18467
B. INTEREST-BEARING BALANCES		36
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		64819
B. AVAILABLE-FOR-SALE SECURITIES		1938
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL		
A. FEDERAL FUNDS SOLD		13500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	164129	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	1857	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		162272
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		7737
7. OTHER REAL ESTATE OWNED		1609
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		53
11. OTHER ASSETS		3187
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		273618
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		273618

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		252206
(1) NONINTEREST-BEARING	47312	
(2) INTEREST-BEARING	204894	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		153
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		751
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1193
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		254303
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1250
25. SURPLUS		4250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		13833
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-18
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		19315
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		19315
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		273618

NUMBER OF BRANCH OFFICE LOCATIONS

5

CERTIFICATE ISSUED MAY 13, 1983
 RIO BLANCO STATE BANK
 RANGELY
 HOLDING CO: N/A

NO. 602

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		672
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		4050
B. AVAILABLE-FOR-SALE SECURITIES		73
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6104	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	101	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6003
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		367
7. OTHER REAL ESTATE OWNED		65
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		213
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11443
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		11443

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10128
(1) NONINTEREST-BEARING	1532	
(2) INTEREST-BEARING	8596	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		315
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		81
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10524
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		734
25. SURPLUS		16
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		169
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		919
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		919
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		11443

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JANUARY 21, 1963
 ROCKY MOUNTAIN STATE BANK
 RANGELY
 HOLDING CO: RIMCO, INC.

NO. 479

DECEMBER 31, 1995		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A.	NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	774
B.	INTEREST-BEARING BALANCES	
2. SECURITIES:		
A.	HELD-TO-MATURITY SECURITIES	5614
B.	AVAILABLE-FOR-SALE SECURITIES	680
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A.	FEDERAL FUNDS SOLD	230
B.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A.	TOTAL LOANS AND LEASES	6726
B.	LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	111
C.	LESS ALLOCATED TRANSFER RISK RESERVE	
D.	NET LOANS AND LEASES	6615
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		
		391
7. OTHER REAL ESTATE OWNED		
		338
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		
		175
12. A.	TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	14817
B.	LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C.	TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	14817
LIABILITIES		
13. DEPOSITS:		
A.	IN DOMESTIC OFFICES	13710
(1)	NONINTEREST-BEARING	2109
(2)	INTEREST-BEARING	11601
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A.	FEDERAL FUNDS PURCHASED	
B.	SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B.	TRADING LIABILITIES	
16. OTHER BORROWED MONEY:		
A.	WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B.	WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20.	OTHER LIABILITIES	55
21.	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	13765
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL		
23. PERPETUAL PREFERRED STOCK		
24.	COMMON STOCK	190
25.	SURPLUS	510
26. A.	UNDIVIDED PROFITS AND CAPITAL RESERVES	341
B.	LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	11
28. A.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1052
B.	LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C.	TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)	1052
29.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	14817

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED JANUARY 5, 1949
 THE EMPIRE STATE BANK
 ROCKY FORD
 HOLDING CO: ARK VALLEY BANKSHARES, INC.

NO 445

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		181
B. INTEREST-BEARING BALANCES		1039
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		1943
B. AVAILABLE-FOR-SALE SECURITIES.		1626
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6897	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	118	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6779
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		86
7. OTHER REAL ESTATE OWNED		101
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1044
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12799
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12799

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10632
(1) NONINTEREST-BEARING	775	
(2) INTEREST-BEARING	9857	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		425
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11057
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		470
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1051
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		21
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1742
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1742
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		12799

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED FEBRUARY 22, 1978
 BACA STATE BANK
 SPRINGFIELD
 HOLDING CO: N/A

NO. 554

DECEMBER 31, 1995

000 OMITTED

ASSETS

1 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1973
B INTEREST-BEARING BALANCES		
2 SECURITIES:		
A HELD-TO-MATURITY SECURITIES		14973
B AVAILABLE-FOR-SALE SECURITIES		7637
3 FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A FEDERAL FUNDS SOLD		1400
B SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4 LOANS AND LEASE FINANCING RECEIVABLES:		
A TOTAL LOANS AND LEASES	17162	
B LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	553	
C LESS ALLOCATED TRANSFER RISK RESERVE		
D NET LOANS AND LEASES		16609
5 ASSETS HELD IN TRADING ACCOUNTS		
6 PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		153
7 OTHER REAL ESTATE OWNED		
8 INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9 CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10 INTANGIBLE ASSETS		
11 OTHER ASSETS		1033
12 A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		43778
B LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		43778

LIABILITIES:

13. DEPOSITS		
A IN DOMESTIC OFFICES		37632
(1) NONINTEREST-BEARING	2886	
(2) INTEREST-BEARING	34746	
14 FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT TO REPURCHASE.		
A FEDERAL FUNDS PURCHASED		
B SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15 A DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B TRADING LIABILITIES		
16 OTHER BORROWED MONEY.		
A WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18 BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		430
21 TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		38062
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24 COMMON STOCK		400
25 SURPLUS		800
26. A UNDIVIDED PROFITS AND CAPITAL RESERVES		4509
B LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		7
28 A TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5716
B LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		5716
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		43778

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED MAY 8, 1975
 COLORADO COMMUNITY FIRST STATE BANK
 STEAMBOAT SPRINGS
 HOLDING CO: COMMUNITY FIRST BANKSHARES, INC./ND

NO. 533

DECEMBER 31, 1995

000 OMITTED

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4931
B. INTEREST-BEARING BALANCES		3
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		10497
B. AVAILABLE-FOR-SALE SECURITIES		18366
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		240
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	47047	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	318	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		46729
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1908
7. OTHER REAL ESTATE OWNED		444
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		3571
11. OTHER ASSETS		2085
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		88774
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		88774

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		75779
(1) NONINTEREST-BEARING	11401	
(2) INTEREST-BEARING	64378	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		462
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		94
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		2375
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		426
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		79136
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		685
25. SURPLUS		8894
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		68
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-9
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		9638
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		9638
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		88774

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED JUNE 27, 1969
 THE BANK OF TELLURIDE
 TELLURIDE
 HOLDING CO. TELLURIDE BANCORP, LTD.

NO. 495

DECEMBER 31, 1995	000 OMITTED
ASSETS	
1 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	3260
B. INTEREST-BEARING BALANCES	219
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES	
B. AVAILABLE-FOR-SALE SECURITIES	14710
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:	
A. FEDERAL FUNDS SOLD	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	48445
B. LESS. ALLOWANCE FOR LOAN AND LEASE LOSSES	600
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	47845
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	4181
7. OTHER REAL ESTATE OWNED	190
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	841
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	71246
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	71246
LIABILITIES	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	63323
(1) NONINTEREST-BEARING	16574
(2) INTEREST-BEARING	46749
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE	
A. FEDERAL FUNDS PURCHASED	500
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
B. TRADING LIABILITIES	
16. OTHER BORROWED MONEY	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	590
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	64413
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPITAL	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	75
25. SURPLUS	1477
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES	5174
B. LESS. NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	107
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	6833
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)	6833
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	71246

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED FEBRUARY 7, 1963
 NORTH VALLEY BANK
 THORNTON
 HOLDING CO: CITIZENS INVESTMENT COMPANY

NO. 478

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2760
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		5483
B. AVAILABLE-FOR-SALE SECURITIES		15348
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		4295
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	27506	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	420	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		27086
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		967
7. OTHER REAL ESTATE OWNED		408
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		629
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		56976
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		56976

LIABILITIES:

13. DEPOSITS		
A. IN DOMESTIC OFFICES		51724
(1) NONINTEREST-BEARING	17370	
(2) INTEREST-BEARING	34354	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		176
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		167
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		52067
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		1200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2902
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		7
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4909
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		4909
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		56976

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED NOVEMBER 24, 1967
 FIRSTBANK OF VAIL
 VAIL
 HOLDING CO: FIRSTBANK HOLDING COMPANY OF COLORADO

NO. 490

DECEMBER 31, 1995

000 OMITTED

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6746
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		12776
B. AVAILABLE-FOR-SALE SECURITIES		10411
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	121882	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	1261	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		120621
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2063
7. OTHER REAL ESTATE OWNED		289
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1682
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		154588
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		154588

LIABILITIES

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		133972
(1) NONINTEREST-BEARING	36922	
(2) INTEREST-BEARING	97050	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT TO REPURCHASE		
A. FEDERAL FUNDS PURCHASED		7875
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		277
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		142124
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1925
25. SURPLUS		2215
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		8160
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		164
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		12464
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		12464
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		154588

NUMBER OF BRANCH OFFICE LOCATIONS

2

CERTIFICATE ISSUED JANUARY 24, 1994
 WESTSTAR BANK
 VAIL
 HOLDING CO: VAIL BANKS, INC.

NO. 658

DECEMBER 31, 1995

000 OMITTED

ASSETS.

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		16838
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		14687
B. AVAILABLE-FOR-SALE SECURITIES.		7407
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		10375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	78708	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	620	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		78088
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		4724
7. OTHER REAL ESTATE OWNED		128
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		1812
11. OTHER ASSETS		1951
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		136010
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		136010

LIABILITIES

13. DEPOSITS.		
A. IN DOMESTIC OFFICES		124619
(1) NONINTEREST-BEARING	34534	
(2) INTEREST-BEARING	90085	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		339
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		125239
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		784
25. SURPLUS		8762
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1241
B. LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-16
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		10771
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		10771
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		136010

NUMBER OF BRANCH OFFICE LOCATIONS

4

CERTIFICATE ISSUED FEBRUARY 7, 1955
 NORTH PARK STATE BANK
 WALDEN
 HOLDING CO: NORTH PARK BANCSHARES, INC.

NO. 459

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		716
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		1274
B. AVAILABLE-FOR-SALE SECURITIES		2053
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		770
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5559	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	46	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5513
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		99
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		169
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10594
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10594

LIABILITIES:

13. DEPOSITS		
A. IN DOMESTIC OFFICES		9476
(1) NONINTEREST-BEARING	2778	
(2) INTEREST-BEARING	6698	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		108
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9584
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		475
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		420
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-35
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1010
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1010
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10594

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED JULY 31, 1916
 COLORADO STATE BANK OF WALSH
 WALSH
 HOLDING CO. CSB BANCORP, INC.

NO. 313

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1720
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		2776
B. AVAILABLE-FOR-SALE SECURITIES		2554
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		2545
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12490	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	284	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12206
5 ASSETS HELD IN TRADING ACCOUNTS		
6 PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		220
7. OTHER REAL ESTATE OWNED		24
8 INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC COMPANIES		
9 CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11 OTHER ASSETS		491
12 A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22836
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		167
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		23003

LIABILITIES:

13 DEPOSITS:		
A. IN DOMESTIC OFFICES		20804
(1) NONINTEREST-BEARING	2899	
(2) INTEREST-BEARING	17905	
14 FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15 A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16 OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17 MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20 OTHER LIABILITIES		112
21 TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20916
22 LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		490
25. SURPLUS		660
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		750
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		20
28 A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1920
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		167
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		2087
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		23003

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED DECEMBER 27, 1978
 COLORADO MOUNTAIN BANK
 WESTCLIFFE
 HOLDING CO: CUSTER BANCORP

NO. 559

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2086
B. INTEREST-BEARING BALANCES		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		3711
B. AVAILABLE-FOR-SALE SECURITIES		962
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES		
A. TOTAL LOANS AND LEASES	18443	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	189	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18254
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		498
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		1
11. OTHER ASSETS		265
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25777
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		25777

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23572
(1) NONINTEREST-BEARING	6244	
(2) INTEREST-BEARING	17328	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT TO REPURCHASE		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		257
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23829
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		288
25. SURPLUS		435
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1230
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-5
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1948
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1948
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		25777

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED FEBRUARY 4, 1970
 CITIZENS BANK
 WESTMINSTER
 HOLDING CO: CITIZENS BANCO, INC.

NO. 498

DECEMBER 31, 1995 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3353
B. INTEREST-BEARING BALANCES		110
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		10263
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3340
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	25542	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	294	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		25248
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		597
7. OTHER REAL ESTATE OWNED		80
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		504
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		43495
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		43495

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		38641
(1) NONINTEREST-BEARING	11606	
(2) INTEREST-BEARING	27035	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		567
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		264
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		39472
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1000
25. SURPLUS		1000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1973
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		51
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4024
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		4024
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		43496

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED FEBRUARY 4, 1970
 THE STATE BANK OF WILEY
 WILEY
 HOLDING CO: N/A

NO. 123

DECEMBER 31, 1995		000 OMITTED
ASSETS		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS.		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		715
B. INTEREST-BEARING BALANCES		4
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		11853
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL.		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	25349	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1025	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		24324
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		144
7. OTHER REAL ESTATE OWNED		50
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		887
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		37977
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		37977
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26561
(1) NONINTEREST-BEARING	2903	
(2) INTEREST-BEARING	23658	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		1190
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		1500
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		337
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		29588
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL.		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		110
25. SURPLUS		2090
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		6039
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		149
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8388
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		8388
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		37976

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED FEBRUARY 4, 1970
 BANK OF COLORADO-FRONT RANGE
 WINDSOR
 HOLDING CO: PINNACLE BANCORP, INC./NE

NO 632

DECEMBER 31, 1995

000 OMITTED

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1750
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		20126
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	22587	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	375	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		22212
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		934
7. OTHER REAL ESTATE OWNED		182
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		353
11. OTHER ASSETS		841
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		46398
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		46398

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		41714
(1) NONINTEREST-BEARING	7334	
(2) INTEREST-BEARING	34380	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		388
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		42102
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		3760
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		5
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		231
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4296
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		4296
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		46398

NUMBER OF BRANCH OFFICE LOCATIONS

1

CERTIFICATE ISSUED FEBRUARY 4, 1970
 PARK STATE BANK
 WOODLAND PARK
 HOLDING CO: N/A

NO. 484

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2028
B. INTEREST-BEARING BALANCES		50
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		4234
B. AVAILABLE-FOR-SALE SECURITIES		14392
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:		
A. FEDERAL FUNDS SOLD		3500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16233	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	227	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16006
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		955
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		510
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		41675
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		41675

LIABILITIES

13. DEPOSITS		
A. IN DOMESTIC OFFICES		37649
(1) NONINTEREST-BEARING	7629	
(2) INTEREST-BEARING	30020	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		211
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		37860
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1200
25. SURPLUS		1500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1097
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		18
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3815
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		3815
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		41675

NUMBER OF BRANCH OFFICE LOCATIONS

0

CERTIFICATE ISSUED FEBRUARY 4, 1970
 WRAY STATE BANK
 WRAY
 HOLDING CO: WASHINGTON INVESTMENT COMPANY

NO. 547

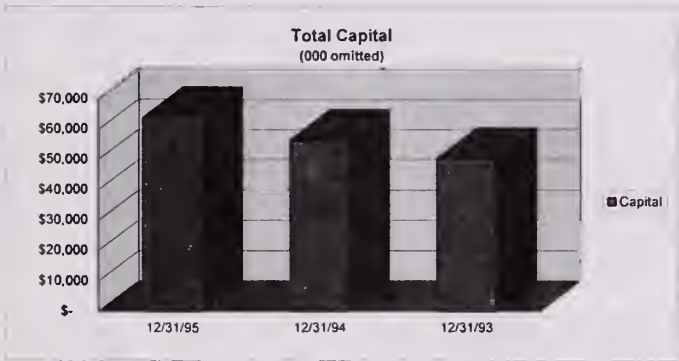
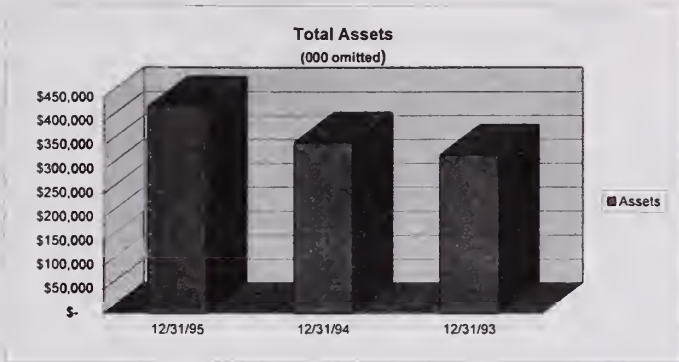
DECEMBER 31, 1995		000 OMITTED
ASSETS:		
1	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A.	NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	908
B.	INTEREST-BEARING BALANCES	597
2	SECURITIES:	
A.	HELD-TO-MATURITY SECURITIES	1928
B.	AVAILABLE-FOR-SALE SECURITIES.	674
3	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGMTS. TO RESELL:	
A.	FEDERAL FUNDS SOLD	2875
B.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4	LOANS AND LEASE FINANCING RECEIVABLES:	
A.	TOTAL LOANS AND LEASES	8997
B.	LESS- ALLOWANCE FOR LOAN AND LEASE LOSSES	159
C.	LESS ALLOCATED TRANSFER RISK RESERVE	
D.	NET LOANS AND LEASES	8838
5	ASSETS HELD IN TRADING ACCOUNTS	
6	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	27
7	OTHER REAL ESTATE OWNED	
8	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOC. COMPANIES	
9	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10	INTANGIBLE ASSETS	
11	OTHER ASSETS	697
12	A TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	16544
	B LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
	C TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	16544
LIABILITIES:		
13	DEPOSITS:	
A	IN DOMESTIC OFFICES	14859
	(1) NONINTEREST-BEARING	2380
	(2) INTEREST-BEARING	12479
14	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGMT. TO REPURCHASE:	
A	FEDERAL FUNDS PURCHASED	
B	SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15	A DEMAND NOTES ISSUED TO THE U.S. TREASURY	
B.	TRADING LIABILITIES	
16	OTHER BORROWED MONEY:	
A.	WITH ORIGINAL MATURITY OF ONE YEAR OR LESS	
B	WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR	
17	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18	BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	
19	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20	OTHER LIABILITIES	230
21	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	15089
22	LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPITAL:		
23	PERPETUAL PREFERRED STOCK	
24	COMMON STOCK	250
25	SURPLUS	546
26	A. UNDIVIDED PROFITS AND CAPITAL RESERVES	649
B.	LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES	10
28	A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1455
B.	LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C.	TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)	1455
29	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	16544

NUMBER OF BRANCH OFFICE LOCATIONS

0

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STATE CHARTERED INDUSTRIAL BANKS



COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado as of the Close of Business on the Dates Indicated
as Compiled by the Office of the State Bank Commissioner
000 omitted

ASSETS	5 BANKS 12/31/95	PERCENT TO TOTAL	6 BANKS 12-31-94	INCREASE (+) DECREASE (-)	PERCENT CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	15,186	3.52%	14,514	672	4.63%
SECURITIES	67,424	15.63%	44,766	22,658	50.61%
- HELD TO MATURITY	57,338	13.29%	38,391	18,947	49.35%
- AVAILABLE FOR SALE	10,086	2.34%	6,375	3,711	58.21%
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	19,015	4.41%	24,810	(5,795)	-23.36%
LOANS AND LEASE FINANCING RECEIVABLES:	327,757	76.00%	271,086	56,671	20.91%
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	9,878	2.29%	7,038	2,840	40.35%
LOANS AND LEASES, NET	317,879	73.71%	264,048	53,831	20.39%
ASSETS HELD IN TRADING ACCOUNTS	0	0.00%	0		
PREMISES AND FIXED ASSETS	562	0.13%	543	19	3.50%
OTHER REAL ESTATE OWNED	0		0		
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	0		0		
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	0		0		
INTANGIBLE ASSETS	2,243	0.52%	2,631	(388)	-14.75%
OTHER ASSETS	8,973	2.08%	5,326	3,647	68.48%
LOSSES DEFERRED	0		0		
TOTAL ASSETS	431,282	100.00%	356,809	74,473	20.87%

LIABILITIES

DEPOSITS: DOMESTIC OFFICES	360,165	83.51%	274,117	86,048	31.39%
NONINTEREST BEARING	1,029	0.24%	747	282	37.75%
INTEREST BEARING	359,136	83.27%	273,370	85,766	31.37%
FED FUNDS PURCHASED/SECURITIES SOLD:	0		0		
FEDERAL FUNDS PURCHASED	0		0		
SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE	0		0		
DEMAND NOTES ISSUED TO U.S. TREASURY	0		0		
TRADING LIABILITIES	0		0		
OTHER BORROWED MONEY:	2,660	0.62%	19,824	(17,164)	-86.58%
WITH ORIGINAL MATURITY ONE YEAR OR LESS	598	0.14%	498	100	20.08%
WITH ORIGINAL MATURITY MORE THAN ONE YEAR	2,062	0.48%	19,326	(17,264)	-89.33%
MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	0		0		
BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS	0		0		
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	0		0		
OTHER LIABILITIES	4,581	1.06%	6,446	(1,865)	-28.93%
TOTAL LIABILITIES	367,406	85.19%	300,387	67,019	22.31%
LIMITED-LIFE PREFERRED STOCK	0		0		

EQUITY CAPITAL

PERPETUAL PREFERRED STOCK	0		0		
COMMON STOCK	5,233	1.21%	5,456	(223)	-4.09%
SURPLUS	34,222	7.93%	33,338	884	2.65%
UNDIVIDED PROFITS/CAPITAL RESERVES	24,428	5.66%	17,872	6,556	36.68%
LESS: NET UNREALIZED MKT EQUITY SECURITIES	(7)	0.00%	(244)	237	-97.13%
TOTAL EQUITY CAPITAL	63,876	14.81%	56,422	7,454	13.21%
LOSSES DEFERRED	0		0		

TOTAL LIABILITIES AND EQUITY CAPITAL	431,282	100.00%	356,809	74,473	20.87%
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CONVERSION: INDUSTRIAL TO COMMERCIAL

<u>Bank Name/Location</u>	<u>Date Opened</u>
Liberty Industrial Bank El Paso County Colorado Springs	
To: First State Bank, Colorado Springs El Paso County Colorado Springs	02-13-95

ORGANIZED 1923
 AVCO ARMED FORCES INDUSTRIAL BANK
 AURORA

NO 1

DECEMBER 31, 1995	NO 1	000 OMITTED
ASSETS		
1 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS		
A NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		355
B INTEREST-BEARING BALANCES		
2 SECURITIES:		
A HELD-TO-MATURITY SECURITIES		
B AVAILABLE-FOR-SALE SECURITIES		
3 FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A FEDERAL FUNDS SOLD		1,550
B SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4 LOANS AND LEASE FINANCING RECEIVABLES		
A TOTAL LOANS AND LEASES	2,368	
B LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	108	
C LESS ALLOCATED TRANSFER RISK RESERVE		
D NET LOANS AND LEASES		2,260
5 ASSETS HELD IN TRADING ACCOUNTS		
6 PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		17
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		49
12 A TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,231
B LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		4,231
LIABILITIES		
13 DEPOSITS:		
A IN DOMESTIC OFFICES		1,782
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1,782	
14 FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
A FEDERAL FUNDS PURCHASED		
B SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15 A DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B TRADING LIABILITIES		
16 OTHER BORROWED MONEY		
A WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		598
B WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17 MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18 BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19 NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20 OTHER LIABILITIES		29
21 TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,409
22 LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL		
23 PERPETUAL PREFERRED STOCK		
24 COMMON STOCK		100
25 SURPLUS		400
26 A UNDIVIDED PROFITS AND CAPITAL RESERVES		1,322
B LESS NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28 A TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,822
B LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		1,822
29 TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		4,231

NUMBER OF BRANCH OFFICE LOCATIONS

0

ORGANIZED 1980
 AFBA INDUSTRIAL BANK
 COLORADO SPRINGS

NO. 126

DECEMBER 31, 1995

000 OMITTED

ASSETS.

1 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,413
B. INTEREST-BEARING BALANCES		
2 SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		52,976
B. AVAILABLE-FOR-SALE SECURITIES		
3 FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESE L:		
A. FEDERAL FUNDS SOLD		17,245
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4 LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	173,863	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	4,879	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		168,984
5 ASSETS HELD IN TRADING ACCOUNTS		
6 PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		408
7 OTHER REAL ESTATE OWNED		
8 INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIE		
9 CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10 INTANGIBLE ASSETS		2,243
11 OTHER ASSETS		5,593
12 A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		249,862
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		249,862

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		230,118
(1) NONINTEREST-BEARING	983	
(2) INTEREST-BEARING	229,135	
14 FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHA E:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15 A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16 OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17 MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18 BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20 OTHER LIABILITIES		717
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		230,835
22 LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		385
25. SURPLUS		15,766
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,876
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		19,027
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		19,027
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		249862

NUMBER OF BRANCH OFFICE LOCATIONS

0

ORGANIZED 1967
 BASIN INDUSTRIAL BANK
 CORTEZ

NO 19

DECEMBER 31, 1995

000 OMITTED

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		46
B. INTEREST-BEARING BALANCES		350
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		3,413
B. AVAILABLE-FOR-SALE SECURITIES		503
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESE L:		
A. FEDERAL FUNDS SOLD		220
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,738	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	20	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,718
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		34
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIE		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		94
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,378
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		6,378

LIABILITIES

13. DEPOSITS		
A. IN DOMESTIC OFFICES		5,609
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	5,609	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHA E		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		44
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,653
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		187
25. SURPLUS		413
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		125
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		725
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		725
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		6,378

NUMBER OF BRANCH OFFICE LOCATIONS

0

ORGANIZED 1975
 FIRST COMMUNITY INDUSTRIAL BANK
 DENVER

NO. 81

DECEMBER 31, 1995

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		589
B. INTEREST-BEARING BALANCES		11,226
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		
B. AVAILABLE-FOR-SALE SECURITIES		7,958
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESE L:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	144,201	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	4,725	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		139,476
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 COMPANIE		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		3,094
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		162,435
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		162,435

LIABILITIES:

13. DEPOSITS		
A. IN DOMESTIC OFFICES		116,400
(1) NONINTEREST-BEARING	46	
(2) INTEREST-BEARING	116,354	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHA E:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		2,062
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		3,563
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		122,025
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		4,351
25. SURPLUS		17,443
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		18,502
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		4
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		40,410
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS. TO 12 U.S.C. 1823(J)		40,410
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		162,435

NUMBER OF BRANCH OFFICE LOCATIONS

5

ORGANIZED 1960
HOME LOAN INDUSTRIAL BANK
GRAND JUNCTION

NO. 32

DECEMBER 31, 1995

000 OMITTED

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		17
B. INTEREST-BEARING BALANCES		190
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES		949
B. AVAILABLE-FOR-SALE SECURITIES		1,625
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESE L:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,587	
B. LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	146	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,441
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		11
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIE		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		143
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,376
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		8,376

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,256
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	6,256	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHA E:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
B. TRADING LIABILITIES		
16. OTHER BORROWED MONEY		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES SUBORDINATED TO DEPOSITS		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		228
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,484
22. LIMITED-LIFE PREFERRED STOCK		

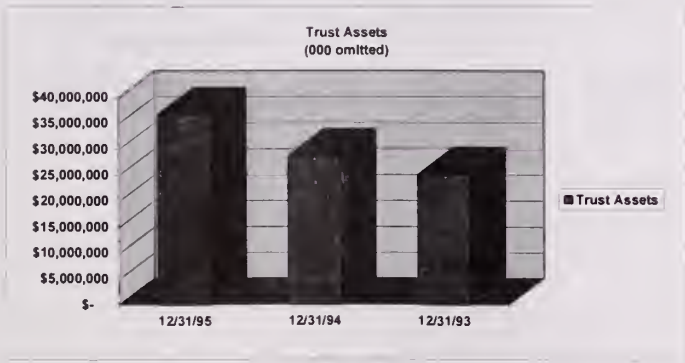
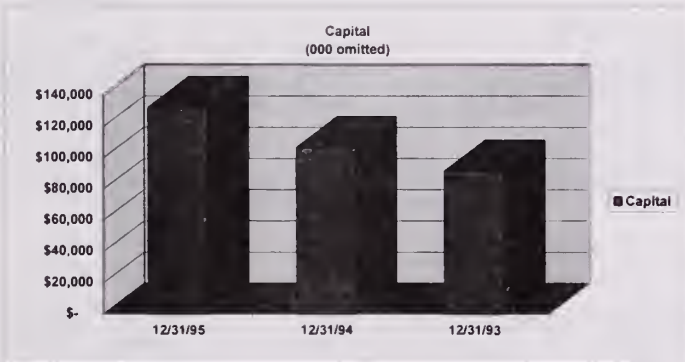
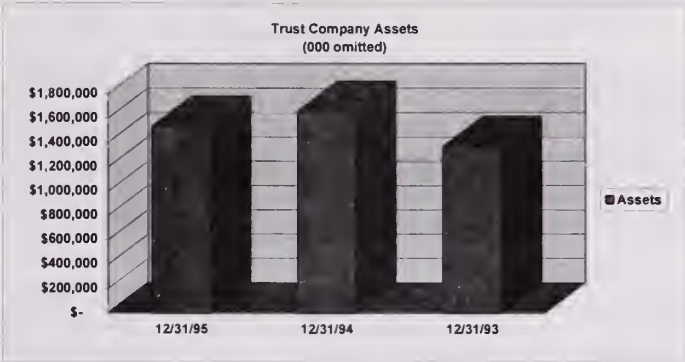
EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,503
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES		-11
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,892
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT. EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,892
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		8376

NUMBER OF BRANCH OFFICE LOCATIONS

0

STATE CHARTERED TRUST COMPANIES



COMPARATIVE ABSTRACT

Showing Condition of Trust Companies in the State of Colorado as of
the Close of Business on the Dates Indicated as Compiled
by the Office of the State Bank Commissioner
000 omitted

ASSETS	8 TRUSTS 12/31/95	PERCENT TO TOTAL	9 TRUSTS 12-31-94	INCREASE (+) DECREASE (-)	PERCENT CHANGE
Cash and Balances Due From Banks	41,758	2.73%	43,936	-2,178	-4.96%
Total Securities	1,062,931	69.45%	1,547,298	-484,367	-31.30%
Fees Receivable, Expenses, Fixed/Other Assets	425,843	27.82%	64,529	361,314	559.92%
Total Assets	1,530,532	100.00%	1,655,763	-125,231	-7.56%

LIABILITIES	8 TRUSTS 12/31/95	PERCENT TO TOTAL	9 TRUSTS 12-31-94	INCREASE (+) DECREASE (-)	PERCENT CHANGE
Deposits	1,310,114	85.60%	1,449,069	-138,955	-9.59%
Accounts Payable	493	0.03%	2,634	-2,141	-81.28%
Notes Payable, Cap. Leasese., Other Liabilities	87,820	5.74%	97,354	-9,534	-9.79%
Total Liabilities	1,398,427	91.37%	1,549,057	-150,630	-9.72%

CAPITAL	8 TRUSTS 12/31/95	PERCENT TO TOTAL	9 TRUSTS 12-31-94	INCREASE (+) DECREASE (-)	PERCENT CHANGE
Common Stock	1,935	0.13%	1,985	-50	-2.52%
Perpetual Preferred Stock	6,131	0.40%	7,050	-919	-13.04%
Paid-in Capital in Excess of Par, RE, 115	124,039	8.10%	97,671	26,368	27.00%
Total Capital	132,105	8.63%	106,706	25,399	23.80%
TOTAL LIABILITIES AND CAPITAL	1,530,532	100.00%	1,655,763	-125,231	-7.56%

TRUST ACCOUNTS	8 TRUSTS 12/31/95	PERCENT TO TOTAL	9 TRUSTS 12-31-94	INCREASE (+) DECREASE (-)	PERCENT CHANGE
Total Trust Assets	36,695,293		28,679,406	8,015,887	27.95%
Number of Trust Accounts (Actual)	789,958		819,830	-29,872	-3.64%
Trust Account Average	46,452		34,982	11,470	32.79%

FIRST TRUST COMPANY
DENVER, COLORADO

December 31, 1995 0001
000s omitted

ASSETS

Cash and Balances Due From Depository Institutions	25,997
Securities	385,946
Federal Funds Sold	25,809
Repurchase Agreements	71,951
Trading Assets	0
Loans (net of unearned income and allowance)	95,945
Fee Receivables (Net of Allowance)	0
Prepaid Expenses	0
Premises and Fixed Assets	5,667
Other Assets	147,634
Intangible Assets	0
Total Assets	758,949

LIABILITIES

Deposits	640,124
Accounts Payable	0
Accrued Expenses	0
Notes Payable and Other Debt	0
Capital Lease Obligations	0
Other Liabilities	58,883
Total Liabilities	699,007

EQUITY CAPITAL

Perpetual Preferred Stock	0
Common Stock	202
Surplus	20,367
Undivided Profits and Capital Reserves	39,053
Unrealized Gain (Loss)	320
Total Equity Capital	59,942
Total Liabilities and Equity Capital	758,949

MISCELLANEOUS INFORMATION

Total Trust Assets	12,292,000
Number of Trust Accounts (Actual)	233,000

INVESCO TRUST COMPANY
DENVER, COLORADO

December 31, 1995 0003
000s omitted

ASSETS

Cash and Balances Due From Depository Institutions	1,500
Securities	15,196
Federal Funds Sold	0
Repurchase Agreements	0
Trading Assets	0
Loans (net of unearned income and allowance)	0
Fee Receivables (Net of Allowance)	0
Prepaid Expenses	11
Premises and Fixed Assets	0
Other Assets	581
Intangible Assets	0
Total Assets	17,288

LIABILITIES

Deposits	0
Accounts Payable	125
Accrued Expenses	0
Notes Payable and Other Debt	0
Capital Lease Obligations	0
Other Liabilities	3,608
Total Liabilities	3,733

EQUITY CAPITAL

Perpetual Preferred Stock	0
Common Stock	250
Surplus	371
Undivided Profits and Capital Reserves	12,934
Unrealized Gain (Loss)	0
Total Equity Capital	13,555
Total Liabilities and Equity Capital	17,288

MISCELLANEOUS INFORMATION

Total Trust Assets	5,458,394
Number of Trust Accounts (Actual)	248,446

INVESTMENT TRUST COMPANY
DENVER, COLORADO

December 31, 1995 0008
000s omitted

ASSETS

Cash and Balances Due From Depository Institutions	655
Securities	0
Federal Funds Sold	0
Repurchase Agreements	0
Trading Assets	0
Loans (net of unearned income and allowance)	0
Fee Receivables (Net of Allowance)	440
Prepaid Expenses	0
Premises and Fixed Assets	4
Other Assets	13
Intangible Assets	0
Total Assets	1,112

LIABILITIES

Deposits	0
Accounts Payable	0
Accrued Expenses	0
Notes Payable and Other Debt	0
Capital Lease Obligations	0
Other Liabilities	334
Total Liabilities	334

EQUITY CAPITAL

Perpetual Preferred Stock	0
Common Stock	25
Surplus	706
Undivided Profits and Capital Reserves	47
Unrealized Gain (Loss)	0
Total Equity Capital	778
Total Liabilities and Equity Capital	1,112

MISCELLANEOUS INFORMATION

Total Trust Assets	236,648
Number of Trust Accounts (Actual)	319

LINCOLN TRUST COMPANY
DENVER, COLORADO

December 31, 1995 0002
000s omitted

ASSETS

Cash and Balances Due From Depository Institutions	12,019
Securities	207,737
Federal Funds Sold	233
Repurchase Agreements	0
Trading Assets	20,676
Loans (net of unearned income and allowance)	15,154
Fee Receivables (Net of Allowance)	0
Prepaid Expenses	0
Premises and Fixed Assets	1,260
Other Assets	3,664
Intangible Assets	3,827
Total Assets	264,570

LIABILITIES

	0
Deposits	242,202
Accounts Payable	0
Accrued Expenses	0
Notes Payable and Other Debt	836
Capital Lease Obligations	0
Other Liabilities	1,923
Total Liabilities	244,961

EQUITY CAPITAL

	0
Perpetual Preferred Stock	6,131
Common Stock	229
Surplus	3,000
Undivided Profits and Capital Reserves	10,249
Unrealized Gain (Loss)	0
Total Equity Capital	19,609
Total Liabilities and Equity Capital	264,570

MISCELLANEOUS INFORMATION

Total Trust Assets	8,414,000
Number of Trust Accounts (Actual)	98,755

SENTINEL TRUST COMPANY
DENVER, COLORADO

December 31, 1995 0007
000s omitted

ASSETS

Cash and Balances Due From Depository Institutions	655
Securities	1,115
Federal Funds Sold	0
Repurchase Agreements	0
Trading Assets	0
Loans (net of unearned income and allowance)	0
Fee Receivables (Net of Allowance)	338
Prepaid Expenses	13
Premises and Fixed Assets	12
Other Assets	99
Intangible Assets	0
Total Assets	2,232

LIABILITIES

Deposits	0
Accounts Payable	14
Accrued Expenses	0
Notes Payable and Other Debt	0
Capital Lease Obligations	0
Other Liabilities	0
Total Liabilities	14

EQUITY CAPITAL

Perpetual Preferred Stock	0
Common Stock	275
Surplus	0
Undivided Profits and Capital Reserves	1,943
Unrealized Gain (Loss)	0
Total Equity Capital	2,218
Total Liabilities and Equity Capital	2,232

MISCELLANEOUS INFORMATION

Total Trust Assets	248,395
Number of Trust Accounts (Actual)	12

RESOURCES TRUST COMPANY
ENGLEWOOD, COLORADO

	0006
December 31, 1995	000s omitted

ASSETS

Cash and Balances Due From Depository Institutions	0
Securities	452,415
Federal Funds Sold	0
Repurchase Agreements	0
Trading Assets	0
Loans (net of unearned income and allowance)	14,930
Fee Receivables (Net of Allowance)	0
Prepaid Expenses	0
Premises and Fixed Assets	1,481
Other Assets	13,468
Intangible Assets	1,845
Total Assets	484,139

LIABILITIES

Deposits	427,788
Accounts Payable	0
Accrued Expenses	0
Notes Payable and Other Debt	14,632
Capital Lease Obligations	0
Other Liabilities	7,299
Total Liabilities	449,719

EQUITY CAPITAL

Perpetual Preferred Stock	0
Common Stock	700
Surplus	11,501
Undivided Profits and Capital Reserves	22,219
Unrealized Gain (Loss)	0
Total Equity Capital	34,420
Total Liabilities and Equity Capital	484,139

MISCELLANEOUS INFORMATION

Total Trust Assets	9,531,786
Number of Trust Accounts (Actual)	199,141

TRUST COMPANY OF AMERICA
ENGLEWOOD, COLORADO

December 31, 1995 0010
000s omitted

ASSETS

Cash and Balances Due From Depository Institutions	879
Securities	244
Federal Funds Sold	0
Repurchase Agreements	0
Trading Assets	0
Loans (net of unearned income and allowance)	0
Fee Receivables (Net of Allowance)	97
Prepaid Expenses	26
Premises and Fixed Assets	437
Other Assets	0
Intangible Assets	29
Total Assets	1,712

LIABILITIES

Deposits	0
Accounts Payable	352
Accrued Expenses	0
Notes Payable and Other Debt	0
Capital Lease Obligations	0
Other Liabilities	216
Total Liabilities	568

EQUITY CAPITAL

Perpetual Preferred Stock	0
Common Stock	250
Surplus	210
Undivided Profits and Capital Reserves	684
Unrealized Gain (Loss)	0
Total Equity Capital	1,144
Total Liabilities and Equity Capital	1,712

MISCELLANEOUS INFORMATION

Total Trust Assets	360,752
Number of Trust Accounts (Actual)	9,541

HERITAGE TRUST COMPANY
GRAND JUNCTION, COLORADO

December 31, 1995 0009
000s omitted

ASSETS

Cash and Balances Due From Depository Institutions	53
Securities	278
Federal Funds Sold	0
Repurchase Agreements	0
Trading Assets	0
Loans (net of unearned income and allowance)	0
Fee Receivables (Net of Allowance)	37
Prepaid Expenses	0
Premises and Fixed Assets	102
Other Assets	60
Intangible Assets	0
Total Assets	530

LIABILITIES

Deposits	0
Accounts Payable	2
Accrued Expenses	0
Notes Payable and Other Debt	80
Capital Lease Obligations	0
Other Liabilities	9
Total Liabilities	91

EQUITY CAPITAL

Perpetual Preferred Stock	0
Common Stock	4
Surplus	354
Undivided Profits and Capital Reserves	81
Unrealized Gain (Loss)	0
Total Equity Capital	439
Total Liabilities and Equity Capital	530

MISCELLANEOUS INFORMATION

Total Trust Assets	153,318
Number of Trust Accounts (Actual)	744

MONEY ORDER LICENSING ACTIVITIES

Bank Name/Location

Date

Barclays Bank PLC
222 Broadway, 10th Floor
New York, NY 10038

Closed
June 1995

Interpayment Services Limited:
From:
75 Wall Street, 11th Floor
New York, NY 10005-2833
To: c/o Thomas Cook Travel Service, Inc.
3 Independence Way
Princeton, NJ 08540

New Owner:
Thomas Cook
July 1995

LICENSED MONEY ORDER COMPANIES

Integrated Payment Systems Inc.
6200 South Quebec, Suite 250
Englewood, CO 80111

Travelers Express Company, Inc.
1550 Utica Avenue South
Minneapolis, MN 55416

Citicorp Services, Inc.
8430 West Bryn Mawr Avenue
11th Floor, Legal Department
Chicago, IL 60631

Citicorp
399 Park Avenue
New York, NY 10043

Western Union Financial Services, Inc.
One Mack Centre Drive
Paramus, NJ 07652

Thomas Cook Currency Services, Inc.
One Penn Plaza, Suite 1714
New York, NY 10019

American Express Travel Related Services Company, Inc.
American Express Tower/W.F.C.
200 Vesey Street
New York, NY 10285

Interpayment Services Ltd.
c/o Thomas Cook Travel Services, Inc.
3 Independence Way
Princeton, NJ 08540

Travellers Cheque Associates, Ltd.
c/o American Express
American Express Tower/W.F.C.
200 Vesey Street
New York, NY 10285

Societe Francaise du Cheque de Voyage
American Express Tower/W.F.C.
200 Vesey Street
New York, NY 10285

Thomas Cook, Inc.
Travel Money Services
3 Independence Way
Princeton, NJ 08540

Thomas Cook Travellers Cheques, Ltd.
P.O. Box 36
Thorpe Wood, Peterborough
ENGLAND PE3 6SB

Thomas Cook Australia PTY Ltd.
28 Albert Road, Third Floor
South Melbourne, Victoria
AUSTRALIA 3000

Thomas Cook Travel Services, Inc.
Franchise, S.A.
c/o Thomas Cook Inc.
3 Independence Way
Princeton, NJ 08540

Circle K Money Orders Corporation
4500 South 40th Street
P.O. Box 52083
Phoenix, AZ 85072-2083

Comdata Network, Inc.
5301 Maryland Way
Brentwood, TN 37027

Mid-America Money Order Company
c/o Bank of Louisville
500 West Broadway
Louisville, KY 40202

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DEBT ADJUSTER LICENSING ACTIVITIES

<u>Institution Name/Location</u>	<u>Date Opened</u>
Family Life Credit Services 16 Broadway, Suite 304 P.O. Box 2467 Fargo, ND 58108-2467	01-17-95
North American Consumer Credit Service Corporation 1761 West Hillsboro Boulevard, Suite 402 Deerfield Beach, FL 33442	03-16-95
Action Credit Advisors 440 Regency Parkway, Suite 223 Omaha, NE 68114	03-22-95
<u>Institution Name/Location</u>	<u>Date Closed</u>
Credit Counselors 1645 Court Place, Suite 316 Denver, CO 80202-4507	10-31-95

LICENSED DEBT ADJUSTERS

Action Credit Advisors
440 Regency Parkway, Suite 223
Omaha, NE 68114

Consumer Credit Counseling Service
of Greater Denver
10375 E. Harvard, Suite 300
P.O. Box 378050
Denver, CO 80222

Consumer Credit Counseling Services
of Southern Colorado, Inc.
1233 Lake Plaza Drive
Colorado Springs, CO 80906

Consumer Credit Counseling
of Northern Colorado & Southeast Wyoming
126 West Harvard Street #5
Fort Collins, CO 80525-2142

Equi-Con Consumer Credit Service, Inc.
3315 State Avenue, Suite 122
Alamosa, CO 81101

Family Life Credit Services
16 Broadway, Suite 304
P.O. Box 2467
Fargo, ND 58108-2467

North American Consumer Credit Service Corporation
1761 West Hillsboro Boulevard, Suite 402
Deerfield Beach, FL 33442

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