

Table 3A. Small Business Lending in Colorado Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Colorado Bus Bank Na	92.5	0.394	0.993	277,733	1965	\$500M-\$1B	27	26,560	1,134	0
Peak Nb	92.5	0.361	1	58,846	796	\$100M-500M	31	9,847	582	0.003
Canon Nb	92.5	0.317	1	37,883	568	\$100M-500M	31	8,979	411	0
Weld Cty Bank	90.0	0.353	1	29,385	316	<\$100M	39	29,385	316	0
First Nb In Trinidad	87.5	0.205	1	33,827	796	\$100M-500M	36	15,296	706	0
Heritage Bank	85.0	0.283	0.829	74,654	784	\$100M-500M	26	10,351	517	0
Weststar Bank	85.0	0.308	0.877	169,464	1519	\$500M-\$1B	32	34,279	1,114	0
First Nb Of Strasburg	85.0	0.264	0.83	61,360	839	\$100M-500M	34	16,582	616	0
Bank Of Grand Junction	85.0	0.332	1	17,664	452	<\$100M	39	17,664	452	0
First Nb Of Arvada	85.0	0.37	0.915	50,612	463	\$100M-500M	25	6,857	268	0
Rocky Mountain B&Tc Florence	82.5	0.499	1	23,221	258	<\$100M	29	5,918	154	0
First Nb Of Las Animas	82.5	0.255	1	25,779	328	\$100M-500M	39	25,779	328	0
First Nb In Walsenburg	82.5	0.421	1	22,508	217	<\$100M	22	3,144	144	0
First Cmnty Ind Bank	82.5	0.139	1	58,105	697	\$100M-500M	39	58,105	697	0
Farmers St Bank Of Calhan	82.5	0.205	1	18,632	576	<\$100M	40	18,632	576	0.005
Premier Bank	82.5	0.426	0.837	38,363	471	<\$100M	29	8,813	227	0.002
Bank Of Colorado	80.0	0.232	0.723	199,175	2176	\$500M-\$1B	30	39,135	1,539	0
Peoples Bank	80.0	0.296	0.905	29,175	503	<\$100M	30	7,339	268	0
Citywide Banks	80.0	0.269	0.69	121,814	1513	\$100M-500M	29	21,932	1,040	0
Bankwest	80.0	0.377	1	15,383	186	<\$100M	24	3,531	110	0
Home St Bank	77.5	0.237	0.794	45,947	815	\$100M-500M	26	7,091	575	0.005
First Nb Of The Rockies	77.5	0.262	0.873	46,733	712	\$100M-500M	32	12,963	538	0.001
Cheyenne Mtn Bank	77.5	0.365	0.968	15,440	312	<\$100M	32	5,878	252	0
Castle Rock Bank	77.5	0.312	0.905	25,118	380	<\$100M	32	7,756	272	0.003
Cache Bank & Tr	77.5	0.246	1	18,625	208	<\$100M	25	4,163	161	0
Bank Of The San Juans	77.5	0.303	1	12,455	201	<\$100M	28	3,800	162	0
First Nb Of Durango	75.0	0.274	0.685	58,181	604	\$100M-500M	25	9,400	408	0
Bank Of Durango	75.0	0.593	1	14,932	236	<\$100M	36	14,932	236	0
Centennial Bank W	75.0	0.197	0.643	107,642	1011	\$500M-\$1B	28	22,688	650	0.001
Colorado East B&Tc	75.0	0.166	0.944	38,532	617	\$100M-500M	29	9,323	475	0
Park St Bank & Tr	75.0	0.241	1	14,419	256	<\$100M	37	14,419	256	0
Gunnison B&Tc	75.0	0.412	0.999	18,148	215	<\$100M	28	4,811	123	0
Centennial Bank Of Blende	75.0	0.323	1	10,048	192	<\$100M	36	10,048	192	0
Alamosa Nb	75.0	0.254	0.906	22,182	304	<\$100M	28	5,879	234	0.002
Bank Of Cherry Creek Na	75.0	0.209	0.803	65,902	510	\$100M-500M	25	9,423	325	0
Vista Bank	75.0	0.498	1	25,530	172	<\$100M	16	2,459	88	0.004
Minnequa Bank Of Pueblo	72.5	0.184	0.666	58,759	901	\$100M-500M	28	12,534	639	0.004
Pueblo B&Tc	72.5	0.22	0.602	74,588	766	\$100M-500M	25	11,674	523	0
Olathe St Bank	72.5	0.357	1	12,202	181	<\$100M	24	2,672	134	0.002
First Nb Of Estes Park	72.5	0.345	0.865	23,849	215	<\$100M	23	4,200	147	0
American Bank	72.5	0.175	0.932	22,535	498	\$100M-500M	29	6,018	421	0

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Collegiate Peaks Bank	72.5	0.277	0.954	20,932	276	<\$100M	29	5,434	196	0.002
Valley B&Tc	72.5	0.251	0.638	43,411	487	\$100M-500M	27	9,023	331	0.003
Front Range Bank	72.5	0.337	1	11,938	157	<\$100M	24	2,814	112	0
Community Banks Of Southern Co	70.0	0.34	1	14,010	180	<\$100M	23	2,837	123	0.001
Mountain St Bank	70.0	0.177	0.72	47,229	546	\$100M-500M	25	8,912	369	0
Alpine Bank	70.0	0.16	0.711	134,873	1785	\$500M-\$1B	28	27,244	1,368	0
North Valley Bank	70.0	0.214	0.917	17,546	328	<\$100M	17	2,177	219	0.006
First St Bank Ft Collins	70.0	0.238	0.859	23,050	236	<\$100M	25	5,427	160	0
First Nb Co	70.0	0.189	1	10,968	236	<\$100M	26	3,312	193	0.003
Fremont Nb Of Canon City	70.0	0.215	0.891	25,791	334	\$100M-500M	23	4,298	236	0.001
Colorado St B&Tc	70.0	0.196	0.622	48,903	721	\$100M-500M	26	9,704	546	0.008
Guaranty B&Tc	70.0	0.19	0.451	137,568	1062	\$500M-\$1B	25	18,179	622	0
Bank At Broadmoor	70.0	0.225	0.911	18,025	292	<\$100M	32	6,210	235	0
Colorado Sprgs Nb	70.0	0.256	1	15,199	140	<\$100M	13	1,810	73	0
First American St Bank	70.0	0.325	0.955	21,299	164	<\$100M	12	1,866	79	0
New Frontier Bank	70.0	0.173	0.745	33,252	401	\$100M-500M	30	9,625	294	0.002
Grand Valley Nb	67.5	0.158	1	14,886	333	<\$100M	29	4,889	258	0
Montrosebank	67.5	0.179	0.987	12,258	327	<\$100M	27	3,576	249	0
First Nb	67.5	0.106	0.619	110,532	1298	\$1B-\$10B	25	17,933	910	0.109
First Nb Of Paonia	67.5	0.26	1	9,930	176	<\$100M	23	2,546	138	0
Pine River Valley Bank	67.5	0.178	1	11,805	243	<\$100M	37	11,805	243	0
Union B&Tc	65.0	0.143	0.51	60,154	536	\$100M-500M	22	8,066	330	0
Citizens St Bank Of Ouray	65.0	0.229	1	11,015	288	<\$100M	36	11,015	288	0.006
Colorado Mountain Bank	65.0	0.199	1	12,929	158	<\$100M	33	10,315	143	0
Pikes Peak Nb	65.0	0.276	0.864	20,996	146	<\$100M	13	2,068	77	0
Citizens St Bank Of Cortez	65.0	0.242	0.884	15,987	264	<\$100M	29	4,903	191	0
First Nb	65.0	0.26	0.878	17,214	187	<\$100M	27	5,803	136	0
Valley St Bank	62.5	0.142	0.921	13,750	374	<\$100M	32	6,248	334	0.004
First Western Nb	62.5	0.242	0.706	17,909	251	<\$100M	25	4,616	207	0.002
Peoples Nb	62.5	0.183	0.801	39,450	219	\$100M-500M	14	2,887	124	0
Colonial Bank	62.5	0.119	1	15,835	159	\$100M-500M	35	15,835	159	0.001
Wells Fargo Bank West N A	62.5	0.061	0.564	966,547	9527	>\$10B	25	170,127	6,345	0
Community Banks Of Co	62.5	0.145	0.624	34,607	300	\$100M-500M	20	5,406	203	0.001
Commerce Bank	62.5	0.297	0.695	24,926	178	<\$100M	13	2,313	97	0
Citizens Bank Pagosa Springs	62.5	0.208	1	8,406	114	<\$100M	20	2,104	64	0
Bank One Co Na	60.0	0.089	0.387	387,984	4679	\$1B-\$10B	24	67,346	3,492	0.058
First Nb Of Yuma	60.0	0.162	0.782	18,975	235	\$100M-500M	23	5,053	169	0
Kit Carson St Bank	60.0	0.156	1	6,821	234	<\$100M	35	6,821	234	0
First Nb In Lamar	60.0	0.147	0.796	20,436	329	\$100M-500M	26	5,707	263	0.004
Fort Morgan St Bank	60.0	0.25	1	6,219	131	<\$100M	26	3,060	105	0
Evergreen Nb	60.0	0.164	0.976	11,071	185	<\$100M	22	2,727	141	0.004
First Nb Of Longmont	60.0	0.131	0.545	38,115	362	\$100M-500M	20	5,790	233	0
Arapahoe B&Tc	60.0	0.182	0.717	23,192	216	\$100M-500M	17	3,204	143	0.007

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First United Bank	60.0	0.23	0.712	26,626	129	\$100M-500M	9	1,747	35	0
First Nb Of Flagler	57.5	0.199	1	9,341	108	<\$100M	17	1,969	76	0
Clear Creek Nb	57.5	0.357	1	6,012	71	<\$100M	23	1,952	46	0.002
Farmers St Bank	57.5	0.123	0.892	16,156	224	\$100M-500M	22	4,022	171	0
First Nb Of Ordway	57.5	0.254	1	8,448	94	<\$100M	12	1,040	54	0
Fowler St Bank	57.5	0.148	1	6,200	154	<\$100M	33	6,200	154	0
Paonia St Bank	57.5	0.187	1	7,126	128	<\$100M	32	7,126	128	0.004
North Park St Bank	57.5	0.141	1	1,527	285	<\$100M	30	1,527	285	0
Citadel Bank	57.5	0.117	1	6,252	180	<\$100M	34	6,252	180	0.001
First Nb	57.5	0.383	0.954	8,756	89	<\$100M	17	1,552	51	0
Advantage Bank	57.5	0.276	0.892	10,250	83	<\$100M	15	1,811	46	0
Community Bank-Dove Creek	55.0	0.206	1	6,616	131	<\$100M	32	6,616	131	0
Union Colony Bank	55.0	0.082	0.52	30,797	435	\$100M-500M	23	7,887	334	0.133
Western Nb Of Colorado	55.0	0.115	0.466	34,729	295	\$100M-500M	19	5,460	201	0
Rio Grande Cty Bank	55.0	0.187	0.808	10,685	273	<\$100M	29	4,779	224	0.001
Firstbank Of Avon	55.0	0.082	0.751	20,607	351	\$100M-500M	23	4,893	276	0
Berthoud Nb	55.0	0.162	0.605	16,755	258	\$100M-500M	22	4,530	164	0.002
Dolores St Bank	52.5	0.112	1	7,666	220	<\$100M	33	7,666	220	0
First St Bank	52.5	0.224	1	9,425	62	<\$100M	11	1,082	25	0
Palisades Nb	52.5	0.167	1	5,081	149	<\$100M	25	2,363	126	0
First Nb Of Limon	52.5	0.163	0.807	9,900	189	<\$100M	26	3,398	152	0
First St Bank Colorado Springs	52.5	0.35	0.888	4,805	84	<\$100M	15	751	32	0.002
First Nb Of Canon City	52.5	0.116	0.941	11,763	198	\$100M-500M	24	3,901	159	0
First Nat Bank Of Co	52.5	0.076	0.475	42,914	306	\$500M-\$1B	16	4,782	182	0.222
Mancos Valley Bank	50.0	0.184	1	6,064	136	<\$100M	22	1,783	113	0
Firstbank Of Vail	50.0	0.08	0.76	16,087	284	\$100M-500M	19	3,213	216	0
First St Bank Of Hotchkiss	50.0	0.257	0.515	9,982	166	<\$100M	16	2,053	108	0
Colorado B&Tc Of La Junta	50.0	0.128	0.902	6,596	192	<\$100M	26	2,735	175	0.011
State Bank La Junta	50.0	0.136	1	6,168	139	<\$100M	31	6,168	139	0.011
Umb Bank Colorado Na	50.0	0.082	0.465	30,357	304	\$100M-500M	16	3,189	184	0
First Nb Cortez	50.0	0.14	0.907	8,980	177	<\$100M	26	3,334	140	0.007
Foothills Bank	50.0	0.182	0.81	12,234	173	<\$100M	23	3,631	119	0
State Bank Of Wiley	47.5	0.083	1	4,863	138	<\$100M	30	4,863	138	0
First Nat Bank Of Colorado Spr	47.5	0.159	0.903	8,309	114	<\$100M	18	1,935	80	0
Firstbank	47.5	0.074	0.781	12,988	213	\$100M-500M	22	3,764	176	0
Mesa Nb	47.5	0.109	0.483	27,752	204	\$100M-500M	15	3,791	115	0
Northern Tr Bank Of Colorado	47.5	0.136	0.954	12,472	47	<\$100M	5	444	10	0
Farmers Bank	45.0	0.12	1	5,603	110	<\$100M	22	2,409	88	0.006
Firstbank Of Colorado	45.0	0.026	0.537	18,144	228	\$500M-\$1B	19	5,203	162	0.042
Mcclave St Bank	45.0	0.108	1	2,329	86	<\$100M	26	2,329	86	0
First Nb Of Otis	45.0	0.153	1	3,331	69	<\$100M	29	3,331	69	0
Farmers St Bank Of Brush	45.0	0.09	1	3,015	111	<\$100M	28	3,015	111	0.006
Eastern Colorado Bank	45.0	0.13	0.787	9,868	120	<\$100M	17	2,143	86	0

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First Nb Of Stratton	42.5	0.116	0.974	4,148	87	<\$100M	20	1,707	78	0
Colorado St Bank	42.5	0.054	1	1,510	125	<\$100M	24	1,510	125	0
First Nb Of Lake City & Cree	42.5	0.201	0.651	6,092	132	<\$100M	17	1,468	103	0.015
Citizens Nb Of Akron	42.5	0.065	1	2,696	42	<\$100M	24	2,696	42	0.007
Bank Of Burlington	42.5	0.082	1	3,279	47	<\$100M	25	3,279	47	0
State Bank	40.0	0.159	1	2,558	48	<\$100M	26	2,558	48	0
First Nb Of Hugo	40.0	0.07	1	3,245	98	<\$100M	26	3,245	98	0
First Mtn Bank	40.0	0.119	1	2,152	37	<\$100M	24	2,152	37	0
First Pioneer Nb	40.0	0.069	0.873	6,127	177	<\$100M	20	1,977	121	0.006
First Nb	40.0	0.079	1	2,952	59	<\$100M	25	2,952	59	0
First Nb Of Fleming	37.5	0.104	1	1,089	33	<\$100M	22	1,089	33	0
Firstbank Of South Jeffco	37.5	0.021	0.656	7,712	202	\$100M-500M	18	1,952	175	0
Firstbank Denver	37.5	0.065	0.543	12,450	119	\$100M-500M	8	1,133	65	0
Centennial Bank	35.0	0.025	1	1,914	67	<\$100M	16	996	61	0
Wray St Bank	35.0	0.105	0.811	3,030	105	<\$100M	22	1,829	97	0
Firstbank Cherry Creek	35.0	0.044	0.815	8,032	109	\$100M-500M	11	1,243	77	0
Bankers Bank Of The West	35.0	0.112	0.355	16,611	62	\$100M-500M	4	605	9	0.002
Firstbank Of Wheat Ridge	32.5	0.036	0.603	8,303	154	\$100M-500M	13	1,576	117	0
Home Loan Ind Bank	32.5	0.029	1	826	29	<\$100M	18	826	29	0
Bank Of Denver	32.5	0.094	0.303	14,574	80	\$100M-500M	8	1,190	34	0
Firstbank Of Aurora	32.5	0.029	0.664	7,324	138	\$100M-500M	13	1,633	108	0
Firstbank Of Tech Ctr	30.0	0.044	0.4	11,907	126	\$100M-500M	10	1,615	89	0
Haxtun Cmnty Bank	30.0	0.037	1	877	20	<\$100M	18	877	20	0
Firstbank Of Longmont	30.0	0.028	0.531	6,741	118	\$100M-500M	10	1,154	93	0
Bank Of Monte Vista	30.0	0.095	0.603	5,945	91	<\$100M	16	2,114	78	0
Firstbank Of Littleton	27.5	0.018	0.638	3,812	89	\$100M-500M	14	1,356	74	0
Firstbank Of Silverthorne	27.5	0.04	0.644	4,638	95	\$100M-500M	12	1,119	70	0
Firstbank Breckenridge	27.5	0.067	0.63	5,942	77	<\$100M	12	1,301	53	0
Firstbank	27.5	0.044	0.84	2,277	45	<\$100M	14	740	39	0
Firstbank Arvada	25.0	0.021	0.548	4,012	91	\$100M-500M	11	1,068	74	0
Firstbank Of Lakewood	22.5	0.024	0.52	5,454	76	\$100M-500M	7	645	59	0
Firstbank Of Boulder	22.5	0.014	0.475	4,456	114	\$100M-500M	10	1,108	99	0
Firstbank Of Douglas Cty	22.5	0.021	0.56	4,124	66	\$100M-500M	8	834	51	0
Firstbank North	17.5	0.013	0.425	2,962	105	\$100M-500M	10	936	90	0
Firstbank Of Arapahoe Cty	17.5	0.013	0.509	3,216	85	\$100M-500M	11	1,013	76	0
Firstbank Northern Colorado	17.5	0.018	0.439	2,142	50	\$100M-500M	11	931	44	0
Air Academy Nb	15.0	0.045	0.354	3,597	27	<\$100M	5	342	18	0
Firstbank Of Greeley	12.5	0.012	0.592	299	9	<\$100M	12	171	8	0
Firstbank	12.5	0.007	0.569	394	15	<\$100M	4	43	13	0
Firstbank Of Colorado Spring	10.0	0.016	0.486	1,259	25	<\$100M	4	138	19	0
Firstbank Adams Cty	10.0	0.001	0.131	62	7	<\$100M	6	62	7	0
Firstbank El Paso Cty	10.0	0.005	0.291	242	16	<\$100M	8	153	15	0
Young Amer Bank	0.0	0		-	0	<\$100M		-	-	0.002

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Sunamerica Tc	0.0	0	.	-	0	\$500M-\$1B	.	-	-	0
5 Star Bank Co Ind Bank	0.0	0	.	-	0	\$100M-500M	.	-	-	0.509
First Tr Corp	0.0	0	.	-	0	\$1B-\$10B	.	-	-	0
Lincoln Tc	0.0	0	.	-	0	\$100M-500M	.	-	-	0
Western Union Ind Bank	0.0	0	.	-	0	<\$100M	.	-	-	0
Trust Co Of Amer	0.0	0	.	-	0	\$100M-500M	.	-	-	0
Wells Fargo Bank Grand Jct-Dt	0.0	0	.	-	0	<\$100M	.	-	-	0
Wells Fargo Bank Grand Junctio	0.0	0	.	-	0	<\$100M	.	-	-	0
Tcf Nb Colorado	0.0	0	.	-	0	<\$100M	.	-	-	0
Trust Industrial Bank	0.0	0	.	-	0	<\$100M	.	-	-	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at [www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/](http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/).

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.