

**Table 3A. Banks' Small Business Lending in Colorado Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Canon Nb	Canon City	95.0	0.344	1	55,156	496	\$100M-500M	80.0	8,851	329	0
First Nb Of Durango	Durango	92.5	0.439	0.999	107,845	580	\$100M-500M	62.5	7,445	342	0
First Nb Of Las Animas	Las Animas	92.5	0.344	1	42,938	455	\$100M-500M	97.5	42,938	455	0
Collegiate Peaks Bk	Buena Vista	90.0	0.389	1	30,422	325	<\$100M	77.5	5,235	207	0
Premier Bk	Denver	90.0	0.557	0.845	70,362	673	\$100M-500M	77.5	10,684	264	0.002
Bank Of Grand Junction	Grand Junction	87.5	0.307	1	20,995	456	<\$100M	97.5	20,995	456	0
First Nb Of Arvada	Arvada	87.5	0.395	0.906	66,597	458	\$100M-500M	65.0	6,390	216	0
North Valley Bk	Thornton	85.0	0.444	0.968	41,923	515	<\$100M	70.0	4,976	333	0.004
Montrosebank	Montrose	85.0	0.227	1	20,721	511	<\$100M	80.0	5,253	372	0
Vista Bk	Colorado Springs	85.0	0.544	1	26,088	184	<\$100M	50.0	2,388	88	0.005
Bank Of Durango	Durango	82.5	0.615	1	21,876	336	<\$100M	95.0	21,876	336	0
First Nb In Trinidad	Trinidad	82.5	0.158	1	27,997	636	\$100M-500M	92.5	11,409	535	0
Community Bk Of Rockies	La Jara	82.5	0.201	1	34,893	582	\$100M-500M	87.5	10,197	480	0
Valley B&Tc	Brighton	82.5	0.268	0.873	57,132	606	\$100M-500M	75.0	9,854	415	0
Front Range Bk	Lakewood	82.5	0.325	1	22,327	273	<\$100M	77.5	4,869	187	0
Bank Of The San Juans	Durango	82.5	0.309	1	23,020	283	<\$100M	80.0	4,934	209	0
First Nb Of The Rockies	Meeker	80.0	0.25	0.749	55,481	758	\$100M-500M	87.5	13,803	527	0.001
Gunnison B&Tc	Gunnison	80.0	0.449	1	20,492	174	<\$100M	52.5	2,402	81	0
Cheyenne Mtn Bk	Colorado Springs	80.0	0.341	1	16,169	267	<\$100M	85.0	5,436	221	0
Home St Bk	Loveland	77.5	0.214	0.651	79,803	1,471	\$100M-500M	62.5	8,035	947	0.003
Colorado East B&Tc	Lamar	77.5	0.166	0.991	43,678	617	\$100M-500M	85.0	9,747	478	0
Bank Of Denver	Denver	77.5	0.307	0.981	47,659	204	\$100M-500M	35.0	2,348	84	0
Citywide Bks	Aurora	77.5	0.231	0.593	129,597	1,265	\$500M-\$1B	72.5	17,998	798	0
Centennial Bk Of Blende	Pueblo	77.5	0.443	0.992	14,629	246	<\$100M	75.0	3,515	167	0
First Nat Bk Of Colorado Spr	Colorado Springs	77.5	0.343	0.952	29,477	248	<\$100M	67.5	4,852	139	0
Centennial Bk W	Fort Collins	75.0	0.198	0.635	142,684	1,292	\$500M-\$1B	75.0	22,825	773	0
Colorado Mountain Bk	Westcliffe	75.0	0.304	0.991	22,590	240	<\$100M	67.5	3,512	156	0
Park St Bk & Tr	Woodland Park	75.0	0.24	1	18,317	274	<\$100M	97.5	18,317	274	0
First Nb Of Estes Park	Estes Park	75.0	0.351	0.718	30,553	233	<\$100M	62.5	4,622	142	0
First Nb Of Paonia	Paonia	75.0	0.319	1	15,433	138	<\$100M	60.0	2,651	92	0
Western Nb	Colorado Springs	75.0	0.154	0.661	107,277	629	\$500M-\$1B	65.0	13,303	356	0
Community Bks Of Southern Co	Rocky Ford	72.5	0.214	0.908	26,920	383	\$100M-500M	75.0	5,302	283	0
Mountain St Bk	Denver	72.5	0.174	0.817	48,922	422	\$100M-500M	62.5	6,783	251	0
First Nb Of Flagler	Flagler	72.5	0.275	0.956	18,628	223	<\$100M	75.0	4,242	165	0

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Bank Of Colorado	Fort Collins	72.5	0.181	0.527	175,587	2,150	\$500M-\$1B	67.5	23,713	1,231	0
Heritage Bk	Louisville	72.5	0.215	0.568	82,499	756	\$100M-500M	70.0	12,004	526	0
Peoples Nat Bk Co	Colorado Springs	72.5	0.234	0.669	52,969	399	\$100M-500M	62.5	7,236	217	0
First Nb Of Strasburg	Strasburg	72.5	0.176	0.66	45,354	710	\$100M-500M	80.0	10,868	525	0
Pine River Valley Bk	Bayfield	72.5	0.206	1	17,033	216	<\$100M	95.0	17,033	216	0
Fremont Nb Of Canon City	Canon City	72.5	0.239	0.782	30,646	301	\$100M-500M	67.5	5,755	194	0
Alamosa Nb	Alamosa	72.5	0.224	0.845	24,917	318	\$100M-500M	77.5	6,043	235	0.002
Weld Cty Bk	Evans	72.5	0.21	0.872	30,722	326	\$100M-500M	70.0	5,549	176	0
First Nb	Steamboat Springs	72.5	0.382	0.976	18,432	185	<\$100M	65.0	3,167	111	0
Valley St Bk	Lamar	70.0	0.168	0.971	17,025	415	\$100M-500M	87.5	6,886	363	0.003
Alpine Bk	Glenwood Springs	70.0	0.146	0.577	156,885	2,127	\$1B-\$10B	72.5	27,378	1,610	0
First Nb Co	Fowler	70.0	0.258	0.917	17,842	309	<\$100M	75.0	4,260	228	0.003
First Nb Of Lake City & Cree	Lake City	70.0	0.273	1	8,242	156	<\$100M	90.0	8,242	156	0
First American St Bk	Greenwood Village	70.0	0.252	0.834	30,272	178	\$100M-500M	35.0	2,160	71	0
New Frontier Bk	Greeley	70.0	0.15	0.702	51,050	558	\$100M-500M	75.0	11,460	410	0
Advantage Bk	Loveland	70.0	0.262	0.774	31,975	282	\$100M-500M	50.0	3,459	153	0
Peak Nb	Nederland	67.5	0.23	0.499	43,510	310	\$100M-500M	60.0	6,917	169	0.002
Weststar Bk	Vail	67.5	0.134	0.626	79,038	552	\$500M-\$1B	60.0	8,317	293	0
Pikes Peak Nb	Colorado Springs	67.5	0.293	0.896	24,689	157	<\$100M	37.5	2,047	85	0
Colorado St B&Tc	Denver	67.5	0.141	0.652	42,789	622	\$100M-500M	67.5	6,605	472	0
Guaranty B&Tc	Denver	67.5	0.166	0.446	164,569	1,207	\$500M-\$1B	62.5	14,413	594	0
Bank At Broadmoor	Colorado Springs	67.5	0.217	0.833	21,700	235	\$100M-500M	70.0	4,682	156	0
Citizens St Bk Of Cortez	Cortez	67.5	0.256	0.856	18,443	235	<\$100M	67.5	4,235	152	0
Commerce Bk	Aurora	67.5	0.302	0.651	27,299	189	<\$100M	32.5	1,933	74	0
Cobiz Bk Na	Denver	65.0	0.127	0.276	153,069	1,847	\$1B-\$10B	60.0	16,882	843	0
Horizon Bk Na	Longmont	65.0	0.185	0.448	61,638	355	\$100M-500M	47.5	5,030	173	0
First Nb	Fort Collins	65.0	0.089	0.521	107,078	1,421	\$1B-\$10B	70.0	19,893	1,020	0.094
Wells Fargo Bank West N A	Denver	65.0	0.048	0.619	713,077	5,316	>\$10B	62.5	81,456	2,713	0
Foothills Bk	Wheat Ridge	65.0	0.232	0.789	22,984	216	<\$100M	57.5	3,631	126	0
Kit Carson St Bk	Kit Carson	62.5	0.163	1	8,354	246	<\$100M	90.0	8,354	246	0
Fort Morgan St Bk	Fort Morgan	62.5	0.221	1	6,620	158	<\$100M	72.5	2,781	114	0
First St Bk Of Hotchkiss	Hotchkiss	62.5	0.389	0.696	16,895	145	<\$100M	47.5	2,045	97	0
First Nb Of Ordway	Ordway	62.5	0.31	0.963	11,885	108	<\$100M	40.0	1,254	56	0
First Nb Of Longmont	Longmont	62.5	0.133	0.503	56,389	439	\$100M-500M	52.5	5,900	264	0

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Olathe St Bk	Olathe	62.5	0.299	0.89	10,053	170	<\$100M	70.0	2,486	130	0
Paonia St Bk	Paonia	62.5	0.208	1	8,788	142	<\$100M	87.5	8,788	142	0.004
Colonial Bk	Aurora	62.5	0.092	1	14,213	160	\$100M-500M	90.0	14,213	160	0.002
First Nat Bk Of Co	Boulder	62.5	0.081	0.506	60,209	637	\$500M-\$1B	55.0	6,575	403	0.141
Castle Rock Bk	Castle Rock	62.5	0.208	0.855	18,907	204	<\$100M	55.0	2,705	127	0.004
Colorado Nb	Colorado Springs	62.5	0.191	0.944	19,318	126	\$100M-500M	35.0	1,775	63	0
First Nb	Telluride	62.5	0.225	0.701	19,968	219	<\$100M	60.0	4,122	151	0
International Bk	Trinidad	62.5	0.413	0.97	6,915	128	<\$100M	70.0	2,571	86	0
Citizens St Bk Of Ouray	Ouray	60.0	0.133	1	8,390	245	<\$100M	90.0	8,390	245	0.004
First Nb Of Yuma	Yuma	60.0	0.138	0.608	32,795	378	\$100M-500M	65.0	6,882	263	0
State Bk La Junta	La Junta	60.0	0.156	1	8,346	139	<\$100M	87.5	8,346	139	0.01
Fowler St Bk	Fowler	60.0	0.148	1	7,243	144	<\$100M	85.0	7,243	144	0
Union Colony Bk	Greeley	60.0	0.1	0.622	41,207	512	\$100M-500M	75.0	11,817	370	0.121
Community Bks Of Co	Greenwood Village	60.0	0.136	0.554	58,690	389	\$100M-500M	50.0	5,720	198	0
Citizens Bk Pagosa Springs	Pagosa Springs	60.0	0.211	1	10,414	122	<\$100M	42.5	1,371	64	0
Pueblo B&Tc	Pueblo	57.5	0.124	0.322	42,238	342	\$100M-500M	45.0	4,323	191	0
First Nb In Lamar	Lamar	57.5	0.133	0.614	21,554	310	\$100M-500M	65.0	5,299	240	0
First St Bk	Idaho Springs	57.5	0.303	0.949	9,183	58	<\$100M	32.5	886	21	0
Mesa Nb	Grand Junction	57.5	0.127	0.578	41,718	296	\$100M-500M	50.0	4,852	160	0
Cache Bk & Tr	Greeley	57.5	0.259	0.578	24,905	202	<\$100M	50.0	3,455	121	0
Farmers Bk	Ault	57.5	0.153	1	10,056	128	<\$100M	60.0	2,651	86	0.003
Dolores St Bk	Dolores	55.0	0.109	1	8,547	205	<\$100M	90.0	8,547	205	0
Mancos Valley Bk	Mancos	55.0	0.181	0.999	7,088	121	<\$100M	55.0	1,520	88	0
Grand Valley Nb	Grand Junction	55.0	0.143	0.642	18,396	339	\$100M-500M	72.5	5,490	234	0
Evergreen Nb	Evergreen	55.0	0.152	0.931	10,952	129	<\$100M	50.0	2,141	88	0.005
State Bk Of Wiley	Wiley	55.0	0.122	0.997	7,805	169	<\$100M	60.0	2,258	142	0
Wray St Bk	Wray	55.0	0.173	0.935	6,751	136	<\$100M	65.0	2,369	112	0
First St Bk Colorado Springs	Colorado Springs	55.0	0.411	0.889	6,292	34	<\$100M	10.0	-	-	0
Citadel Bk	Colorado Springs	55.0	0.11	1	5,653	172	<\$100M	87.5	5,653	172	0.001
New West Bk	Greeley	55.0	0.266	1	5,095	33	<\$100M	30.0	428	16	0.003
Rocky Mountain B&Tc Florence	Florence	52.5	0.121	1	9,396	109	<\$100M	62.5	3,007	76	0
Farmers St Bk	Fort Morgan	52.5	0.116	0.742	16,459	197	\$100M-500M	57.5	3,357	148	0
Umb Bk Colorado Na	Denver	52.5	0.112	0.462	43,485	256	\$100M-500M	37.5	2,959	126	0
Arapahoe B&Tc	Englewood	52.5	0.131	0.595	19,589	184	\$100M-500M	40.0	2,458	117	0.005

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Bankwest	Castle Rock	52.5	0.182	0.674	10,114	158	<\$100M	57.5	2,473	97	0
Firstbank Of Vail	Vail	50.0	0.058	0.722	12,659	260	\$100M-500M	60.0	3,246	203	0
First Nb Of Hugo	Hugo	50.0	0.103	1	5,202	107	<\$100M	75.0	5,202	107	0
Colorado B&Tc Of La Junta	La Junta	50.0	0.117	0.949	7,259	161	<\$100M	67.5	2,662	129	0.008
First Nb Cortez	Cortez	50.0	0.121	0.914	8,221	154	<\$100M	60.0	2,434	120	0.007
Flatirons Bk	Boulder	50.0	0.227	0.66	9,288	72	<\$100M	40.0	1,300	40	0
First Nb Of Stratton	Stratton	47.5	0.111	1	4,304	133	<\$100M	80.0	4,304	133	0
Colorado St Bk	Walsh	47.5	0.089	1	2,581	101	<\$100M	72.5	2,581	101	0
Palisades Nb	Palisade	47.5	0.105	0.999	3,494	120	<\$100M	62.5	1,402	100	0
Peoples Nb Monument	Monument	47.5	0.131	0.731	15,721	89	\$100M-500M	22.5	1,001	36	0
Firstbank Of Avon	Avon	47.5	0.043	0.691	11,245	227	\$100M-500M	52.5	2,507	179	0
Firstbank	Littleton	47.5	0.054	0.726	10,951	185	\$100M-500M	52.5	2,713	150	0
Clear Creek Nb	Georgetown	45.0	0.209	0.803	4,885	67	<\$100M	42.5	860	42	0
Farmers St Bk Of Brush	Brush	45.0	0.058	1	2,062	63	<\$100M	62.5	2,062	63	0.006
Eastern Colorado Bk	Cheyenne Wells	45.0	0.119	0.73	10,999	126	<\$100M	50.0	2,314	84	0
Firstbank Of South Jeffco	Littleton	42.5	0.021	0.666	9,051	186	\$100M-500M	47.5	2,056	156	0
Bankers Bk Of The West	Denver	42.5	0.125	0.478	28,296	98	\$100M-500M	15.0	543	10	0.002
Bank Of Burlington	Burlington	42.5	0.055	1	2,352	33	<\$100M	32.5	396	22	0
First United Bk	Englewood	42.5	0.135	0.51	19,436	83	\$100M-500M	25.0	1,924	32	0
Farmers St Bk Of Calhan	Calhan	42.5	0.076	0.392	9,804	336	\$100M-500M	62.5	3,436	301	0.006
Southern Co Nb	Pueblo	42.5	0.221	0.82	4,862	41	<\$100M	25.0	454	17	0
Haxtun Cmnty Bk	Haxtun	40.0	0.059	1	1,520	29	<\$100M	40.0	495	21	0
Mcclave St Bk	Mcclave	40.0	0.066	1	1,023	36	<\$100M	60.0	1,023	36	0
State Bk	Rocky Ford	37.5	0.158	0.778	3,176	37	<\$100M	35.0	504	25	0
Firstbank Of Colorado	Lakewood	37.5	0.018	0.503	16,681	155	\$500M-\$1B	45.0	3,900	99	0.03
First Mtn Bk	Leadville	37.5	0.061	1	1,275	23	<\$100M	57.5	1,275	23	0
First Pioneer Nb	Wray	37.5	0.05	0.593	5,166	186	\$100M-500M	50.0	1,797	124	0.004
North Park St Bk	Walden	37.5	0.064	1	777	44	<\$100M	62.5	777	44	0
Firstbank Of Aurora	Aurora	37.5	0.023	0.705	7,453	109	\$100M-500M	30.0	938	82	0
Centennial Bk	Englewood	35.0	0.033	1	1,936	56	<\$100M	47.5	892	50	0
First Nb Of Fleming	Fleming	35.0	0.066	1	779	18	<\$100M	57.5	779	18	0
Firstbank Of Silverthorne	Silverthorne	35.0	0.039	0.775	4,853	93	\$100M-500M	30.0	682	70	0
First Nb	Julesburg	35.0	0.096	0.637	5,936	124	<\$100M	55.0	1,937	102	0
Home Loan Ind Bk	Grand Junction	35.0	0.008	1	393	78	<\$100M	47.5	393	78	0

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Firstbank Cherry Creek	Denver	35.0	0.02	0.846	5,249	82	\$100M-500M	32.5	883	60	0
Citizens Nb Of Akron	Akron	35.0	0.056	0.948	2,695	44	<\$100M	42.5	930	37	0.005
Firstbank Breckenridge	Breckenridge	32.5	0.071	0.668	6,632	62	<\$100M	30.0	1,033	38	0
Firstbank Of Boulder	Boulder	30.0	0.01	0.649	3,883	107	\$100M-500M	42.5	1,115	93	0
Firstbank Denver	Denver	30.0	0.043	0.46	9,653	79	\$100M-500M	17.5	652	38	0
Firstbank Of Wheat Ridge	Wheat Ridge	27.5	0.022	0.576	5,785	109	\$100M-500M	32.5	1,085	84	0
Firstbank Of Tech Ctr	Englewood	27.5	0.03	0.466	10,577	97	\$100M-500M	22.5	992	67	0
Firstbank Of Lakewood	Lakewood	27.5	0.023	0.626	5,950	82	\$100M-500M	22.5	515	64	0
Millennium Bk	Edwards	27.5	0.076	0.671	2,725	9	<\$100M	10.0	40	1	0
Firstbank Of Littleton	Littleton	25.0	0.014	0.512	4,142	84	\$100M-500M	25.0	717	65	0
Firstbank Of Douglas Cty	Castle Rock	25.0	0.013	0.622	3,343	52	\$100M-500M	20.0	320	43	0
Firstbank Of Longmont	Longmont	22.5	0.014	0.403	3,813	97	\$100M-500M	32.5	886	84	0
Firstbank Arvada	Arvada	22.5	0.013	0.531	3,052	85	\$100M-500M	27.5	574	69	0
Firstbank Northern Colorado	Fort Collins	22.5	0.019	0.558	2,844	71	\$100M-500M	40.0	1,022	61	0
Firstbank Of Colorado Spring	Colorado Springs	22.5	0.017	0.617	1,864	24	\$100M-500M	12.5	133	18	0
Firstbank	Evergreen	22.5	0.016	0.602	1,410	29	<\$100M	30.0	359	24	0
Firstbank North	Westminster	17.5	0.006	0.383	1,670	81	\$100M-500M	35.0	731	74	0
Firstbank El Paso Cty	Colorado Springs	17.5	0.008	0.587	608	27	<\$100M	22.5	147	24	0
Air Academy Nb	U.S. Air Force Acad	15.0	0.016	0.1	1,349	19	<\$100M	15.0	313	14	0
Firstbank Of Arapahoe Cty	Littleton	15.0	0.007	0.387	1,945	62	\$100M-500M	25.0	538	55	0
Champion Bk	Parker	12.5	0.015	0.222	92	2	<\$100M	12.5	18	1	0
Firstbank Of Greeley	Greeley	10.0	0.007	0.269	223	6	<\$100M	22.5	114	5	0
Firstbank Of Parker	Parker	10.0	0	0.055	28	14	<\$100M	12.5	28	14	0
Firstbank Adams Cty	Thornton	10.0	0.001	0.106	130	12	\$100M-500M	17.5	130	12	0
Young Amer Bk	Denver	0.0	0	-	-	-	<\$100M	0.0	-	-	0.002
5 Star Bk Co Ind Bk	Colorado Springs	0.0	0	-	-	-	\$100M-500M	0.0	-	-	0.376
First Tr Corp	Denver	0.0	0	-	-	-	\$1B-\$10B	0.0	-	-	0
Lincoln Tc	Englewood	0.0	0	-	-	-	\$100M-500M	0.0	-	-	0
First Fin Bk	Englewood	0.0	0	-	-	-	\$100M-500M	0.0	-	-	0
Trust Co Of Amer	Englewood	0.0	0	-	-	-	\$100M-500M	0.0	-	-	0
Wells Fargo Bk Grand Jct-Dt	Grand Junction	0.0	0	-	-	-	<\$100M	0.0	-	-	0
Wells Fargo Bk Grand Junctio	Grand Junction	0.0	0	-	-	-	<\$100M	0.0	-	-	0
Trust Industrial Bk	Denver	0.0	0	-	-	-	<\$100M	0.0	-	-	0

**Table 3A. Banks' Small Business Lending in Colorado Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank	SBL/TA	SBL/TBL	SBL\$(1000)	SBL#	Bnk. Asset Sz.	Total Rank	SSBL\$ (1000)	SSBL#	Cdt/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

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.