

Table 3A Expanded. Small Business Lending Institutions in Colorado Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Nb of Arvada	Arvada	97.5	0.516	1	103,217	564	\$100M-500M	75.0	9,726	295	0
Citywide Bks	Aurora	95.0	0.465	0.983	337,932	1,631	\$500M-\$1B	72.5	22,606	893	0
Montrosebank	Montrose	90.0	0.343	0.924	44,254	881	\$100M-500M	92.5	9,170	545	0
Bank of The San Juans	Durango	90.0	0.367	1	38,574	332	\$100M-500M	80.0	5,751	197	0
Front Range Bk	Lakewood	90.0	0.452	1	40,137	336	<\$100M	72.5	4,631	195	0
Collegiate Peaks Bk	Buena Vista	87.5	0.36	1	34,112	348	<\$100M	80.0	5,283	209	0
Bank of Denver	Denver	85.0	0.411	1	63,960	186	\$100M-500M	32.5	1,814	63	0
Canon Nb	Canon City	82.5	0.305	0.845	57,144	554	\$100M-500M	85.0	10,151	344	0
High Country Bank	Salida	82.5	0.269	0.944	53,091	358	\$100M-500M	67.5	5,401	186	0.001
Colorado Mountain Bk	Westcliffe	82.5	0.409	1	30,328	208	<\$100M	62.5	2,932	120	0
Premier Bk	Denver	80.0	0.464	0.661	54,671	616	\$100M-500M	75.0	6,426	187	0.001
Southern Co Nb	Pueblo	80.0	0.34	1	11,587	233	<\$100M	75.0	2,294	161	0
First Nb of Durango	Durango	80.0	0.236	0.823	72,738	498	\$100M-500M	62.5	6,352	317	0
Pine River Valley Bk	Bayfield	77.5	0.204	1	22,034	307	\$100M-500M	97.5	22,034	307	0
Farmers St Bk of Calhan	Calhan	77.5	0.195	0.966	24,744	427	\$100M-500M	90.0	7,675	345	0.006
Centennial Bk	Pueblo	77.5	0.456	0.999	15,550	218	<\$100M	77.5	3,086	148	0
Mountain St Bk	Denver	77.5	0.228	0.754	62,219	442	\$100M-500M	72.5	8,673	253	0
First Nb	Steamboat Springs	77.5	0.285	0.994	22,786	222	<\$100M	67.5	3,349	128	0
Cobiz Bk Na	Denver	77.5	0.243	0.528	423,388	2,752	\$1B-\$10B	62.5	21,614	996	0
First Nb of The Rockies	Grand Junction	75.0	0.199	0.648	56,849	643	\$100M-500M	85.0	11,732	408	0.001
Cheyenne Mtn Bk	Colorado Springs	75.0	0.325	0.938	14,400	231	<\$100M	85.0	4,660	171	0
International Bk	Trinidad	75.0	0.314	0.987	11,039	250	<\$100M	77.5	2,607	168	0
Bank At Broadmoor	Colorado Springs	75.0	0.308	0.751	35,034	303	\$100M-500M	72.5	5,595	175	0.001
Citadel Bk	Colorado Springs	75.0	0.229	1	14,925	200	<\$100M	70.0	3,066	133	0
Heritage Bk	Louisville	75.0	0.21	0.564	92,920	708	\$100M-500M	67.5	10,181	410	0
First Nb of Paonia	Paonia	75.0	0.254	1	10,497	389	<\$100M	65.0	1,376	352	0
Home St Bk	Loveland	75.0	0.208	0.55	87,101	1,238	\$100M-500M	62.5	7,192	719	0.002
Colorado Nb	Colorado Springs	75.0	0.248	1	25,031	138	\$100M-500M	45.0	2,255	65	0
Commerce Bk	Aurora	75.0	0.391	0.724	35,734	217	<\$100M	45.0	2,327	88	0
Colonial Bk	Aurora	72.5	0.126	1	23,699	260	\$100M-500M	97.5	23,699	260	0.002
First Nat Bk of CO	Boulder	72.5	0.155	0.544	100,793	7,854	\$500M-\$1B	80.0	21,400	7,426	0.105
High Plains Bk	Flagler	72.5	0.257	0.891	19,467	223	<\$100M	77.5	4,456	161	0
Mountain Valley Bank	Walden	72.5	0.304	0.951	16,441	173	<\$100M	77.5	3,758	118	0
Valley B&Tc	Brighton	72.5	0.211	0.664	54,660	504	\$100M-500M	72.5	7,956	331	0
First Nb	Telluride	72.5	0.249	0.769	35,793	290	\$100M-500M	67.5	4,689	163	0
Cache Bk & Tr	Greeley	72.5	0.309	0.669	37,751	251	\$100M-500M	55.0	3,916	134	0
Peoples Nat Bk CO	Colorado Springs	72.5	0.208	0.707	54,023	311	\$100M-500M	47.5	4,256	127	0
First Nb of Lake City & Cree	Lake City	70.0	0.288	1	10,522	160	<\$100M	90.0	10,522	160	0
Colorado East B&Tc	Lamar	70.0	0.15	0.661	43,383	699	\$100M-500M	87.5	11,152	535	0
First Nb of Las Animas	Las Animas	70.0	0.211	0.662	31,134	430	\$100M-500M	87.5	9,372	331	0
First Nb	Fort Collins	70.0	0.134	0.593	174,088	9,047	\$1B-\$10B	85.0	47,118	8,414	0.053
North Valley Bk	Thornton	70.0	0.293	0.584	31,573	312	\$100M-500M	80.0	6,521	223	0
New Frontier Bk	Greeley	70.0	0.124	0.542	81,024	832	\$500M-\$1B	75.0	14,819	590	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Fremont Nb of Canon City	Canon City	70.0	0.221	0.704	30,312	302	\$100M-500M	75.0	5,901	191	0
Olathe St Bk	Olathe	70.0	0.249	1	12,722	207	<\$100M	75.0	2,781	151	0
First Southwest Bk	Alamosa	70.0	0.211	0.716	33,374	362	\$100M-500M	72.5	5,701	226	0
Bank of Colorado	Fort Collins	70.0	0.162	0.484	219,782	2,020	\$1B-\$10B	70.0	26,013	1,184	0
American Nat Bk	Denver	70.0	0.146	0.552	228,749	1,963	\$1B-\$10B	67.5	28,633	1,145	0
Bank of Choice	Evans	70.0	0.216	0.504	80,601	585	\$100M-500M	62.5	7,494	304	0
Peak Nb	Nederland	70.0	0.234	0.591	42,906	302	\$100M-500M	62.5	5,629	153	0
Citizens Bk Pagosa Springs	Pagosa Springs	70.0	0.288	0.925	18,279	156	<\$100M	62.5	2,790	95	0
Colorado Cap Bk	Castle Rock	70.0	0.233	0.788	31,540	206	\$100M-500M	60.0	4,147	106	0
Advantage Bk	Loveland	70.0	0.186	0.704	46,165	295	\$100M-500M	50.0	3,754	144	0
Fowler St Bk	Fowler	67.5	0.219	1	10,786	202	<\$100M	95.0	10,786	202	0
Fort Morgan St Bk	Fort Morgan	67.5	0.283	0.997	10,358	175	<\$100M	80.0	3,616	132	0
Centennial Bk W	Fort Collins	67.5	0.137	0.504	111,633	1,134	\$500M-\$1B	72.5	18,307	698	0
Community Bks of Co	Greenwood Village	67.5	0.13	0.454	137,609	1,291	\$1B-\$10B	70.0	20,576	825	0
Foothills Bk	Wheat Ridge	67.5	0.237	0.689	30,014	277	\$100M-500M	65.0	4,172	160	0
Palisades Nb	Palisade	67.5	0.298	0.958	13,054	130	<\$100M	57.5	1,675	91	0
First Nb of Estes Park	Estes Park	67.5	0.331	0.603	29,171	232	<\$100M	55.0	3,147	131	0
Pikes Peak Nb	Colorado Springs	67.5	0.27	0.84	23,163	144	<\$100M	40.0	1,717	70	0
Valley St Bk	Lamar	65.0	0.168	0.843	16,950	361	\$100M-500M	90.0	6,428	309	0.003
Park St Bk & Tr	Woodland Park	65.0	0.164	0.944	13,377	228	<\$100M	72.5	2,907	183	0
Alpine Bk	Glenwood Springs	65.0	0.121	0.468	176,893	2,896	\$1B-\$10B	70.0	26,894	2,285	0
Grand Valley Nb	Grand Junction	65.0	0.134	0.818	20,709	317	\$100M-500M	70.0	3,966	186	0
Guaranty B&Tc	Denver	65.0	0.132	0.396	213,845	1,877	\$1B-\$10B	65.0	24,018	1,009	0
First Nb In Lamar	Lamar	65.0	0.169	0.707	28,478	307	\$100M-500M	65.0	4,499	213	0
Citizens St Bk of Cortez	Cortez	65.0	0.196	0.845	15,327	228	<\$100M	65.0	2,766	144	0
Pueblo B&Tc	Pueblo	65.0	0.193	0.455	69,995	499	\$100M-500M	62.5	7,749	296	0
Castle Rock Bk	Castle Rock	65.0	0.238	0.751	24,855	202	\$100M-500M	55.0	2,694	113	0
Horizon Bk Na	Limon	65.0	0.169	0.281	139,423	551	\$500M-\$1B	50.0	6,309	196	0
First Mainstreet Bk Na	Longmont	65.0	0.165	0.489	60,408	374	\$100M-500M	50.0	4,641	168	0
First American St Bk	Greenwood Village	65.0	0.188	0.777	33,789	198	\$100M-500M	32.5	1,652	83	0
Kit Carson St Bk	Kit Carson	62.5	0.209	0.99	10,428	210	<\$100M	87.5	3,744	177	0
Alamosa St Bk	Alamosa	62.5	0.183	0.752	19,635	262	\$100M-500M	75.0	4,124	187	0.002
Gunnison B&Tc	Gunnison	62.5	0.264	0.731	14,301	147	<\$100M	65.0	2,829	89	0
Grand Mountain Bank Fsb	Granby	62.5	0.221	0.985	10,197	134	<\$100M	65.0	2,312	97	0
Evergreen Nb	Evergreen	62.5	0.212	0.915	15,833	148	<\$100M	62.5	2,642	96	0.005
Bank of Durango	Durango	62.5	0.297	0.825	12,215	130	<\$100M	60.0	2,200	49	0
New West Bk	Greeley	62.5	0.224	0.954	13,000	116	<\$100M	55.0	1,891	64	0
Matrix Capital Bank	Denver	62.5	0.04	0.473	76,869	649	\$1B-\$10B	47.5	4,674	219	0
First Nb of Ordway	Ordway	62.5	0.264	0.961	11,567	84	<\$100M	40.0	1,098	47	0
State Bk La Junta	La Junta	60.0	0.167	1	9,535	141	<\$100M	75.0	2,914	108	0.01
First Nb In Trinidad	Trinidad	60.0	0.094	0.823	18,161	291	\$100M-500M	72.5	4,617	216	0
Colorado Cmnty Bk	Yuma	60.0	0.125	0.453	38,578	387	\$100M-500M	62.5	6,384	246	0
Umb Bk Colorado Na	Denver	60.0	0.125	0.372	57,772	493	\$100M-500M	60.0	7,866	338	0

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Dolores St Bk	Dolores	57.5	0.117	1	10,097	222	<\$100M	92.5	10,097	222	0
Union Colony Bk	Greeley	57.5	0.094	0.489	42,702	622	\$100M-500M	87.5	15,721	470	0.075
Colorado B&Tc of La Junta	La Junta	57.5	0.148	0.944	8,970	184	<\$100M	85.0	4,362	156	0.008
Paonia St Bk	Paonia	57.5	0.21	0.939	9,698	133	<\$100M	67.5	2,336	94	0.004
Farmers Bk	Ault	57.5	0.181	0.776	18,763	160	\$100M-500M	62.5	3,411	98	0.002
Weststar Bk	Vail	57.5	0.081	0.374	52,848	501	\$500M-\$1B	55.0	5,794	280	0
Clear Creek Nb	Georgetown	57.5	0.326	0.894	7,823	86	<\$100M	50.0	1,098	41	0
Citizens St Bk of Ouray	Ouray	55.0	0.167	0.811	11,235	143	<\$100M	85.0	5,857	114	0.005
First St Bk of Hotchkiss	Hotchkiss	55.0	0.286	0.517	14,742	156	<\$100M	55.0	2,254	101	0
Rocky Mountain B&Tc Florence	Florence	55.0	0.108	1	10,387	90	<\$100M	45.0	1,630	51	0
Colorado St B&Tc Na	Denver	55.0	0.079	0.618	39,785	225	\$500M-\$1B	42.5	2,788	103	0
Peoples Nb Monument	Monument	55.0	0.158	0.794	16,872	89	\$100M-500M	27.5	1,130	32	0
First Western Tr Bk	Denver	55.0	0.225	0.816	15,404	38	<\$100M	17.5	469	10	0
First Nb of Stratton	Stratton	52.5	0.124	1	5,205	166	<\$100M	87.5	5,205	166	0
First Nb	Julesburg	52.5	0.112	0.793	11,492	207	\$100M-500M	80.0	5,098	174	0
First Nb of Hugo	Hugo	52.5	0.164	0.859	9,237	100	<\$100M	60.0	2,027	68	0
Mancos Valley Bk	Mancos	52.5	0.127	1	5,328	107	<\$100M	60.0	1,400	81	0
Timberline Bk	Grand Junction	52.5	0.268	0.702	8,363	68	<\$100M	57.5	1,861	35	0
Signature Bk	Windsor	52.5	0.271	1	3,128	28	<\$100M	52.5	620	19	0
San Luis Valley Federal Bank	Alamosa	52.5	0.085	0.927	13,953	110	\$100M-500M	47.5	1,872	68	0
First St Bk	Idaho Springs	52.5	0.241	0.896	8,222	37	<\$100M	17.5	340	10	0
Wray St Bk	Wray	50.0	0.141	0.936	6,528	129	<\$100M	67.5	2,258	103	0
Farmers St Bk	Fort Morgan	50.0	0.097	0.622	14,038	183	\$100M-500M	57.5	2,717	132	0
Integrity Bk & Tr	Monument	50.0	0.149	1	5,527	40	<\$100M	30.0	480	16	0
Steele Street St Bk	Denver	50.0	0.233	0.584	17,434	87	<\$100M	25.0	942	28	0
Firstbank of Vail	Vail	47.5	0.045	0.698	11,527	217	\$100M-500M	57.5	2,687	163	0
State Bk	Rocky Ford	47.5	0.185	1	4,079	48	<\$100M	52.5	905	30	0
Eastern Colorado Bk	Cheyenne Wells	47.5	0.137	0.563	17,370	130	\$100M-500M	40.0	1,937	72	0
First Nb Cortez	Cortez	45.0	0.093	0.877	6,505	125	<\$100M	62.5	2,043	93	0.006
Firstbank of Avon	Avon	45.0	0.044	0.683	13,233	198	\$100M-500M	55.0	2,718	154	0
Rio Grande S&La	Monte Vista	45.0	0.113	0.847	9,751	81	<\$100M	55.0	2,024	46	0
Century S&La	Trinidad	45.0	0.068	1	6,045	50	<\$100M	47.5	1,503	30	0
Champion Bk	Parker	45.0	0.128	1	1,736	25	<\$100M	47.5	425	19	0
Millennium Bk	Edwards	45.0	0.204	0.744	9,810	58	<\$100M	32.5	983	27	0
Citizens Nb of Akron	Akron	42.5	0.065	1	2,874	51	<\$100M	70.0	2,874	51	0.005
Colorado St Bk	Walsh	42.5	0.07	1	2,309	69	<\$100M	57.5	1,050	64	0
Bank of Burlington	Burlington	42.5	0.076	1	3,115	43	<\$100M	47.5	790	30	0
Firstbank Denver	Denver	42.5	0.081	0.52	23,218	104	\$100M-500M	22.5	962	40	0
First Nb of Fleming	Fleming	40.0	0.096	1	1,071	38	<\$100M	65.0	1,071	38	0
Home Loan Ind Bk	Grand Junction	40.0	0.032	1	1,632	86	<\$100M	62.5	1,632	86	0
5 Star Bk Co Ind Bk	Colorado Springs	40.0	0.006	0.83	1,231	357	\$100M-500M	60.0	1,075	354	0.337
First Pioneer Nb	Wray	40.0	0.069	0.687	7,379	189	\$100M-500M	60.0	2,350	117	0.004
Firstier Bk	Louisville	40.0	0.195	0.423	18,201	81	<\$100M	27.5	1,185	26	0

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Gunnison S&La	Gunnison	40.0	0.049	1	4,183	25	<\$100M	25.0	432	11	0
Firstbank of Aurora	Aurora	40.0	0.027	0.785	9,056	99	\$100M-500M	22.5	466	71	0
First United Bk Na	Englewood	40.0	0.109	0.348	20,205	91	\$100M-500M	22.5	1,006	26	0
Farmers St Bk of Brush	Brush	37.5	0.035	1	1,189	58	<\$100M	62.5	1,189	58	0.005
Firstbank of South Jeffco	Littleton	37.5	0.026	0.467	12,110	183	\$100M-500M	35.0	1,355	137	0
Firstbank of Silverthorne	Silverthorne	37.5	0.058	0.76	8,031	98	\$100M-500M	35.0	980	67	0
Morgan Federal Bank	Fort Morgan	37.5	0.067	0.925	5,920	44	<\$100M	30.0	766	20	0
Mcclave St Bk	Mcclave	35.0	0.052	1	911	21	<\$100M	52.5	616	19	0
Equitable S&La	Sterling	35.0	0.007	1	1,497	9	\$100M-500M	32.5	384	5	0
Firstbank Breckenridge	Breckenridge	35.0	0.08	0.652	9,304	68	\$100M-500M	30.0	1,054	37	0
Bankers Bk of The West	Denver	35.0	0.061	0.404	27,569	78	\$100M-500M	12.5	419	9	0.001
Colorado Fsb	Greenwood Village	35.0	0.021	1	1,014	6	<\$100M	12.5	54	1	0
State Bk of Wiley	Wiley	32.5	0.098	0.42	9,764	128	<\$100M	47.5	1,917	102	0
Firstbank of Colorado	Lakewood	32.5	0.016	0.3	14,058	139	\$500M-\$1B	45.0	4,224	91	0.043
Centennial Bk	Centennial	32.5	0.023	0.943	1,661	43	<\$100M	42.5	579	36	0
Firstbank Cherry Creek	Denver	32.5	0.023	0.69	7,135	104	\$100M-500M	40.0	1,280	80	0
First Mtn Bk	Leadville	32.5	0.047	0.986	1,033	13	<\$100M	37.5	253	9	0
Flatirons Bk	Boulder	32.5	0.102	0.55	6,054	66	<\$100M	35.0	869	38	0
Firstbank Northern Colorado	Fort Collins	30.0	0.031	0.636	5,560	80	\$100M-500M	37.5	993	61	0
Firstbank of Lakewood	Lakewood	30.0	0.024	0.691	6,718	76	\$100M-500M	25.0	595	58	0
Firstbank	Evergreen	30.0	0.025	0.785	2,442	37	<\$100M	25.0	303	28	0
Academy Bk Na	Colorado Springs	30.0	0.085	0.272	10,681	56	\$100M-500M	20.0	659	19	0
Firstbank of Littleton	Littleton	27.5	0.025	0.414	8,287	117	\$100M-500M	40.0	1,760	86	0
Firstbank of Wheat Ridge	Wheat Ridge	27.5	0.026	0.489	6,918	112	\$100M-500M	37.5	1,239	87	0
Firstbank of Boulder	Boulder	27.5	0.019	0.436	7,439	88	\$100M-500M	22.5	726	67	0
Firstbank of Tech Ctr	Greenwood Village	27.5	0.029	0.427	11,504	78	\$100M-500M	22.5	882	49	0
Firstbank El Paso Cty	Colorado Springs	25.0	0.016	0.711	1,457	30	<\$100M	30.0	300	26	0
Firstbank	Littleton	25.0	0.026	0.358	6,469	92	\$100M-500M	25.0	683	68	0
Firstbank of Arapahoe Cty	Centennial	25.0	0.018	0.521	5,294	51	\$100M-500M	17.5	348	38	0
Firstbank of Douglas Cty	Castle Rock	22.5	0.014	0.559	3,799	62	\$100M-500M	35.0	867	48	0
Firstbank North	Westminster	22.5	0.012	0.606	3,265	69	\$100M-500M	30.0	532	61	0
Firstbank of Longmont	Longmont	20.0	0.014	0.323	3,814	103	\$100M-500M	40.0	1,301	92	0
Firstbank of Colorado Spring	Colorado Springs	20.0	0.023	0.465	2,893	32	\$100M-500M	17.5	272	24	0
Firstbank Adams Cty	Thornton	17.5	0.019	0.496	2,078	28	\$100M-500M	20.0	307	25	0
Firstbank Arvada	Arvada	17.5	0.015	0.433	3,777	72	\$100M-500M	15.0	277	55	0
Firstbank of Greeley	Greeley	15.0	0.011	0.541	498	13	<\$100M	27.5	139	11	0
Firstbank of Parker	Parker	10.0	0.003	0.363	371	13	\$100M-500M	17.5	89	12	0
Del Norte Fs&La	Del Norte	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Fiserv Tc	Denver	NR	0	.	0	0	\$1B-\$10B	NR	0	0	0
Trust Co of America	Englewood	NR	0	.	0	0	\$100M-500M	NR	0	0	0
First Fin Bk	Englewood	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Young Amer Bk	Denver	NR	0	.	0	0	<\$100M	NR	0	0	0.002
Fort Collins Cmrc Bk	Fort Collins	NR	0	.	0	0	<\$100M	NR	0	0	0

Table 3A Expanded. Small Business Lending Institutions in Colorado Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Wells Fargo Bk Grand Junctio	Grand Junction	NR	0	.	0	0	<\$100M	NR	0	0	0
Wells Fargo Bk Grand Jct-Dt	Grand Junction	NR	0	.	0	0	<\$100M	NR	0	0	0
Trust Industrial Bk	Denver	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: Small businesses seeking loans 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/.

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

Table 3B Expanded. Micro Business Lending Institutions in Colorado Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Pine River Valley Bk	CO	97.5	0.204	1	22,034	307	\$100M-500M	77.5	22,034	307	0
Colonial Bk	CO	97.5	0.126	1	23,699	260	\$100M-500M	72.5	23,699	260	0.002
Fowler St Bk	CO	95.0	0.219	1	10,786	202	<\$100M	67.5	10,786	202	0
Montrosebank	CO	92.5	0.071	0.191	9,170	545	\$100M-500M	90.0	44,254	881	0
Dolores St Bk	CO	92.5	0.117	1	10,097	222	<\$100M	57.5	10,097	222	0
Farmers St Bk of Calhan	CO	90.0	0.061	0.3	7,675	345	\$100M-500M	77.5	24,744	427	0.006
First NB of Lake City & Cree	CO	90.0	0.288	1	10,522	160	<\$100M	70.0	10,522	160	0
Valley St Bk	CO	90.0	0.064	0.32	6,428	309	\$100M-500M	65.0	16,950	361	0.003
Colorado East B&TC	CO	87.5	0.039	0.17	11,152	535	\$100M-500M	70.0	43,383	699	0
First NB of Las Animas	CO	87.5	0.063	0.199	9,372	331	\$100M-500M	70.0	31,134	430	0
KITCarson St Bk	CO	87.5	0.075	0.356	3,744	177	<\$100M	62.5	10,428	210	0
Union Colony Bk	CO	87.5	0.035	0.18	15,721	470	\$100M-500M	57.5	42,702	622	0.075
First NB of Stratton	CO	87.5	0.124	1	5,205	166	<\$100M	52.5	5,205	166	0
Canon NB	CO	85.0	0.054	0.15	10,151	344	\$100M-500M	82.5	57,144	554	0
First NB of The Rockies	CO	85.0	0.041	0.134	11,732	408	\$100M-500M	75.0	56,849	643	0.001
Cheyenne MTN Bk	CO	85.0	0.105	0.303	4,660	171	<\$100M	75.0	14,400	231	0
First NB	CO	85.0	0.036	0.161	47,118	8,414	\$1B-\$10B	70.0	174,088	9,047	0.053
Colorado B&TC of La Junta	CO	85.0	0.072	0.459	4,362	156	<\$100M	57.5	8,970	184	0.008
Citizens St Bk of Ouray	CO	85.0	0.087	0.423	5,857	114	<\$100M	55.0	11,235	143	0.005
Bank of The San Juans	CO	80.0	0.055	0.149	5,751	197	\$100M-500M	90.0	38,574	332	0
Collegiate Peaks Bk	CO	80.0	0.056	0.155	5,283	209	<\$100M	87.5	34,112	348	0
First Nat Bk of CO	CO	80.0	0.033	0.115	21,400	7,426	\$500M-\$1B	72.5	100,793	7,854	0.105
North Valley Bk	CO	80.0	0.06	0.121	6,521	223	\$100M-500M	70.0	31,573	312	0
Fort Morgan St Bk	CO	80.0	0.099	0.348	3,616	132	<\$100M	67.5	10,358	175	0
First NB	CO	80.0	0.05	0.352	5,098	174	\$100M-500M	52.5	11,492	207	0
Centennial Bk	CO	77.5	0.09	0.198	3,086	148	<\$100M	77.5	15,550	218	0
International Bk	CO	77.5	0.074	0.233	2,607	168	<\$100M	75.0	11,039	250	0
High Plains Bk	CO	77.5	0.059	0.204	4,456	161	<\$100M	72.5	19,467	223	0
Mountain Valley Bank	CO	77.5	0.069	0.217	3,758	118	<\$100M	72.5	16,441	173	0
First NB of Arvada	CO	75.0	0.049	0.094	9,726	295	\$100M-500M	97.5	103,217	564	0
Premier Bk	CO	75.0	0.055	0.078	6,426	187	\$100M-500M	80.0	54,671	616	0.001
Southern Co NB	CO	75.0	0.067	0.198	2,294	161	<\$100M	80.0	11,587	233	0
New Frontier Bk	CO	75.0	0.023	0.099	14,819	590	\$500M-\$1B	70.0	81,024	832	0
Fremont NB of Canon City	CO	75.0	0.043	0.137	5,901	191	\$100M-500M	70.0	30,312	302	0
Olathe St Bk	CO	75.0	0.054	0.219	2,781	151	<\$100M	70.0	12,722	207	0
Alamosa St Bk	CO	75.0	0.038	0.158	4,124	187	\$100M-500M	62.5	19,635	262	0.002
State Bk La Junta	CO	75.0	0.051	0.306	2,914	108	<\$100M	60.0	9,535	141	0.01
Citywide Bks	CO	72.5	0.031	0.066	22,606	893	\$500M-\$1B	95.0	337,932	1,631	0
Front Range Bk	CO	72.5	0.052	0.115	4,631	195	<\$100M	90.0	40,137	336	0
Mountain St Bk	CO	72.5	0.032	0.105	8,673	253	\$100M-500M	77.5	62,219	442	0

Table 3B Expanded. Micro Business Lending Institutions in Colorado Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Bank At Broadmoor	CO	72.5	0.049	0.12	5,595	175	\$100M-500M	75.0	35,034	303	0.001
Valley B&TC	CO	72.5	0.031	0.097	7,956	331	\$100M-500M	72.5	54,660	504	0
First Southwest Bk	CO	72.5	0.036	0.122	5,701	226	\$100M-500M	70.0	33,374	362	0
Centennial Bk W	CO	72.5	0.022	0.083	18,307	698	\$500M-\$1B	67.5	111,633	1,134	0
Park St Bk & TR	CO	72.5	0.036	0.205	2,907	183	<\$100M	65.0	13,377	228	0
First NB In Trinidad	CO	72.5	0.024	0.209	4,617	216	\$100M-500M	60.0	18,161	291	0
Citadel Bk	CO	70.0	0.047	0.205	3,066	133	<\$100M	75.0	14,925	200	0
Bank of Colorado	CO	70.0	0.019	0.057	26,013	1,184	\$1B-\$10B	70.0	219,782	2,020	0
Community Bks of CO	CO	70.0	0.019	0.068	20,576	825	\$1B-\$10B	67.5	137,609	1,291	0
Alpine Bk	CO	70.0	0.018	0.071	26,894	2,285	\$1B-\$10B	65.0	176,893	2,896	0
Grand Valley NB	CO	70.0	0.026	0.157	3,966	186	\$100M-500M	65.0	20,709	317	0
Citizens NB of Akron	CO	70.0	0.065	1	2,874	51	<\$100M	42.5	2,874	51	0.005
High Country Bank	CO	67.5	0.027	0.096	5,401	186	\$100M-500M	82.5	53,091	358	0.001
First NB	CO	67.5	0.042	0.146	3,349	128	<\$100M	77.5	22,786	222	0
Heritage Bk	CO	67.5	0.023	0.062	10,181	410	\$100M-500M	75.0	92,920	708	0
First NB	CO	67.5	0.033	0.101	4,689	163	\$100M-500M	72.5	35,793	290	0
American Nat Bk	CO	67.5	0.018	0.069	28,633	1,145	\$1B-\$10B	70.0	228,749	1,963	0
Paonia St Bk	CO	67.5	0.051	0.226	2,336	94	<\$100M	57.5	9,698	133	0.004
Wray St Bk	CO	67.5	0.049	0.324	2,258	103	<\$100M	50.0	6,528	129	0
First NB of Paonia	CO	65.0	0.033	0.131	1,376	352	<\$100M	75.0	10,497	389	0
Foothills Bk	CO	65.0	0.033	0.096	4,172	160	\$100M-500M	67.5	30,014	277	0
Guaranty B&TC	CO	65.0	0.015	0.044	24,018	1,009	\$1B-\$10B	65.0	213,845	1,877	0
First NB In Lamar	CO	65.0	0.027	0.112	4,499	213	\$100M-500M	65.0	28,478	307	0
Citizens St Bk of Cortez	CO	65.0	0.035	0.153	2,766	144	<\$100M	65.0	15,327	228	0
Gunnison B&TC	CO	65.0	0.052	0.145	2,829	89	<\$100M	62.5	14,301	147	0
Grand Mountain Bank FSB	CO	65.0	0.05	0.223	2,312	97	<\$100M	62.5	10,197	134	0
First NB of Fleming	CO	65.0	0.096	1	1,071	38	<\$100M	40.0	1,071	38	0
Colorado Mountain Bk	CO	62.5	0.04	0.097	2,932	120	<\$100M	82.5	30,328	208	0
First NB of Durango	CO	62.5	0.021	0.072	6,352	317	\$100M-500M	80.0	72,738	498	0
Cobiz Bk NA	CO	62.5	0.012	0.027	21,614	996	\$1B-\$10B	77.5	423,388	2,752	0
Home St Bk	CO	62.5	0.017	0.045	7,192	719	\$100M-500M	75.0	87,101	1,238	0.002
Bank of Choice	CO	62.5	0.02	0.047	7,494	304	\$100M-500M	70.0	80,601	585	0
Peak NB	CO	62.5	0.031	0.078	5,629	153	\$100M-500M	70.0	42,906	302	0
Citizens Bk Pagosa Springs	CO	62.5	0.044	0.141	2,790	95	<\$100M	70.0	18,279	156	0
Pueblo B&TC	CO	62.5	0.021	0.05	7,749	296	\$100M-500M	65.0	69,995	499	0
Evergreen NB	CO	62.5	0.035	0.153	2,642	96	<\$100M	62.5	15,833	148	0.005
Colorado Cmnty Bk	CO	62.5	0.021	0.075	6,384	246	\$100M-500M	60.0	38,578	387	0
Farmers Bk	CO	62.5	0.033	0.141	3,411	98	\$100M-500M	57.5	18,763	160	0.002
First NB Cortez	CO	62.5	0.029	0.275	2,043	93	<\$100M	45.0	6,505	125	0.006
Home Loan Ind Bk	CO	62.5	0.032	1	1,632	86	<\$100M	40.0	1,632	86	0
Farmers St Bk of Brush	CO	62.5	0.035	1	1,189	58	<\$100M	37.5	1,189	58	0.005

Table 3B Expanded. Micro Business Lending Institutions in Colorado Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Colorado Cap Bk	CO	60.0	0.031	0.104	4,147	106	\$100M-500M	70.0	31,540	206	0
Bank of Durango	CO	60.0	0.054	0.149	2,200	49	<\$100M	62.5	12,215	130	0
Umb Bk Colorado NA	CO	60.0	0.017	0.051	7,866	338	\$100M-500M	60.0	57,772	493	0
First NB of Hugo	CO	60.0	0.036	0.189	2,027	68	<\$100M	52.5	9,237	100	0
Mancos Valley Bk	CO	60.0	0.033	0.263	1,400	81	<\$100M	52.5	5,328	107	0
5 Star Bk Co Ind Bk	CO	60.0	0.005	0.724	1,075	354	\$100M-500M	40.0	1,231	357	0.337
First Pioneer NB	CO	60.0	0.022	0.219	2,350	117	\$100M-500M	40.0	7,379	189	0.004
Palisades NB	CO	57.5	0.038	0.123	1,675	91	<\$100M	67.5	13,054	130	0
Timberline Bk	CO	57.5	0.06	0.156	1,861	35	<\$100M	52.5	8,363	68	0
Farmers St Bk	CO	57.5	0.019	0.12	2,717	132	\$100M-500M	50.0	14,038	183	0
Firstbank of Vail	CO	57.5	0.01	0.163	2,687	163	\$100M-500M	47.5	11,527	217	0
Colorado St Bk	CO	57.5	0.032	0.455	1,050	64	<\$100M	42.5	2,309	69	0
Cache Bk & TR	CO	55.0	0.032	0.069	3,916	134	\$100M-500M	72.5	37,751	251	0
First NB of Estes Park	CO	55.0	0.036	0.065	3,147	131	<\$100M	67.5	29,171	232	0
Castle Rock Bk	CO	55.0	0.026	0.081	2,694	113	\$100M-500M	65.0	24,855	202	0
New West Bk	CO	55.0	0.033	0.139	1,891	64	<\$100M	62.5	13,000	116	0
Weststar Bk	CO	55.0	0.009	0.041	5,794	280	\$500M-\$1B	57.5	52,848	501	0
First St Bk of Hotchkiss	CO	55.0	0.044	0.079	2,254	101	<\$100M	55.0	14,742	156	0
Firstbank of Avon	CO	55.0	0.009	0.14	2,718	154	\$100M-500M	45.0	13,233	198	0
Rio Grande S&LA	CO	55.0	0.024	0.176	2,024	46	<\$100M	45.0	9,751	81	0
Signature Bk	CO	52.5	0.054	0.198	620	19	<\$100M	52.5	3,128	28	0
State Bk	CO	52.5	0.041	0.222	905	30	<\$100M	47.5	4,079	48	0
Mcclave St Bk	CO	52.5	0.035	0.676	616	19	<\$100M	35.0	911	21	0
Advantage Bk	CO	50.0	0.015	0.057	3,754	144	\$100M-500M	70.0	46,165	295	0
Horizon Bk NA	CO	50.0	0.008	0.013	6,309	196	\$500M-\$1B	65.0	139,423	551	0
First Mainstreet Bk NA	CO	50.0	0.013	0.038	4,641	168	\$100M-500M	65.0	60,408	374	0
Clear Creek Nb	CO	50.0	0.046	0.125	1,098	41	<\$100M	57.5	7,823	86	0
Peoples Nat Bk Co	CO	47.5	0.016	0.056	4,256	127	\$100M-500M	72.5	54,023	311	0
Matrix Capital Bank	CO	47.5	0.002	0.029	4,674	219	\$1B-\$10B	62.5	76,869	649	0
San Luis Valley Federal Bank	CO	47.5	0.011	0.124	1,872	68	\$100M-500M	52.5	13,953	110	0
Century S&LA	CO	47.5	0.017	0.249	1,503	30	<\$100M	45.0	6,045	50	0
Champion Bk	CO	47.5	0.031	0.245	425	19	<\$100M	45.0	1,736	25	0
Bank of Burlington	CO	47.5	0.019	0.254	790	30	<\$100M	42.5	3,115	43	0
State Bk of Wiley	CO	47.5	0.019	0.083	1,917	102	<\$100M	32.5	9,764	128	0
Colorado NB	CO	45.0	0.022	0.09	2,255	65	\$100M-500M	75.0	25,031	138	0
Commerce Bk	CO	45.0	0.025	0.047	2,327	88	<\$100M	75.0	35,734	217	0
Rocky Mountain B&TC Florence	CO	45.0	0.017	0.157	1,630	51	<\$100M	55.0	10,387	90	0
Firstbank of Colorado	CO	45.0	0.005	0.09	4,224	91	\$500M-\$1B	32.5	14,058	139	0.043
Colorado St B&TC NA	CO	42.5	0.006	0.043	2,788	103	\$500M-\$1B	55.0	39,785	225	0
Centennial Bk	CO	42.5	0.008	0.329	579	36	<\$100M	32.5	1,661	43	0
Pikes Peak NB	CO	40.0	0.02	0.062	1,717	70	<\$100M	67.5	23,163	144	0

Table 3B Expanded. Micro Business Lending Institutions in Colorado Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First NB of Ordway	CO	40.0	0.025	0.091	1,098	47	<\$100M	62.5	11,567	84	0
Eastern Colorado Bk	CO	40.0	0.015	0.063	1,937	72	\$100M-500M	47.5	17,370	130	0
Firstbank Cherry Creek	CO	40.0	0.004	0.124	1,280	80	\$100M-500M	32.5	7,135	104	0
Firstbank of Littleton	CO	40.0	0.005	0.088	1,760	86	\$100M-500M	27.5	8,287	117	0
Firstbank of Longmont	CO	40.0	0.005	0.11	1,301	92	\$100M-500M	20.0	3,814	103	0
First MTN Bk	CO	37.5	0.011	0.241	253	9	<\$100M	32.5	1,033	13	0
Firstbank Northern Colorado	CO	37.5	0.006	0.114	993	61	\$100M-500M	30.0	5,560	80	0
Firstbank of Wheat Ridge	CO	37.5	0.005	0.088	1,239	87	\$100M-500M	27.5	6,918	112	0
Firstbank of South Jeffco	CO	35.0	0.003	0.052	1,355	137	\$100M-500M	37.5	12,110	183	0
Firstbank of Silverthorne	CO	35.0	0.007	0.093	980	67	\$100M-500M	37.5	8,031	98	0
Flatirons Bk	CO	35.0	0.015	0.079	869	38	<\$100M	32.5	6,054	66	0
Firstbank of Douglas Cty	CO	35.0	0.003	0.128	867	48	\$100M-500M	22.5	3,799	62	0
Bank Of Denver	CO	32.5	0.012	0.028	1,814	63	\$100M-500M	85.0	63,960	186	0
First American St Bk	CO	32.5	0.009	0.038	1,652	83	\$100M-500M	65.0	33,789	198	0
Millennium Bk	CO	32.5	0.02	0.075	983	27	<\$100M	45.0	9,810	58	0
Equitable S&LA	CO	32.5	0.002	0.257	384	5	\$100M-500M	35.0	1,497	9	0
Integrity Bk & TR	CO	30.0	0.013	0.087	480	16	<\$100M	50.0	5,527	40	0
Morgan Federal Bank	CO	30.0	0.009	0.12	766	20	<\$100M	37.5	5,920	44	0
Firstbank Breckenridge	CO	30.0	0.009	0.074	1,054	37	\$100M-500M	35.0	9,304	68	0
Firstbank El Paso Cty	CO	30.0	0.003	0.146	300	26	<\$100M	25.0	1,457	30	0
Firstbank North	CO	30.0	0.002	0.099	532	61	\$100M-500M	22.5	3,265	69	0
Peoples NB Monument	CO	27.5	0.011	0.053	1,130	32	\$100M-500M	55.0	16,872	89	0
Firstier Bk	CO	27.5	0.013	0.028	1,185	26	<\$100M	40.0	18,201	81	0
Firstbank of Greeley	CO	27.5	0.003	0.151	139	11	<\$100M	15.0	498	13	0
Steele Street St Bk	CO	25.0	0.013	0.032	942	28	<\$100M	50.0	17,434	87	0
Gunnison S&LA	CO	25.0	0.005	0.103	432	11	<\$100M	40.0	4,183	25	0
Firstbank of Lakewood	CO	25.0	0.002	0.061	595	58	\$100M-500M	30.0	6,718	76	0
Firstbank	CO	25.0	0.003	0.097	303	28	<\$100M	30.0	2,442	37	0
Firstbank	CO	25.0	0.003	0.038	683	68	\$100M-500M	25.0	6,469	92	0
Firstbank Denver	CO	22.5	0.003	0.022	962	40	\$100M-500M	42.5	23,218	104	0
Firstbank of Aurora	CO	22.5	0.001	0.04	466	71	\$100M-500M	40.0	9,056	99	0
First United Bk NA	CO	22.5	0.005	0.017	1,006	26	\$100M-500M	40.0	20,205	91	0
Firstbank of Boulder	CO	22.5	0.002	0.043	726	67	\$100M-500M	27.5	7,439	88	0
Firstbank of Tech Ctr	CO	22.5	0.002	0.033	882	49	\$100M-500M	27.5	11,504	78	0
Academy Bk NA	CO	20.0	0.005	0.017	659	19	\$100M-500M	30.0	10,681	56	0
Firstbank Adams Cty	CO	20.0	0.003	0.073	307	25	\$100M-500M	17.5	2,078	28	0
First Western TR Bk	CO	17.5	0.007	0.025	469	10	<\$100M	55.0	15,404	38	0
First St Bk	CO	17.5	0.01	0.037	340	10	<\$100M	52.5	8,222	37	0
Firstbank of Arapahoe Cty	CO	17.5	0.001	0.034	348	38	\$100M-500M	25.0	5,294	51	0
Firstbank of Colorado Spring	CO	17.5	0.002	0.044	272	24	\$100M-500M	20.0	2,893	32	0
Firstbank of Parker	CO	17.5	0.001	0.087	89	12	\$100M-500M	10.0	371	13	0

Table 3B Expanded. Micro Business Lending Institutions in Colorado Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Firstbank Arvada	CO	15.0	0.001	0.032	277	55	\$100M-500M	17.5	3,777	72	0
Bankers Bk of The West	CO	12.5	0.001	0.006	419	9	\$100M-500M	35.0	27,569	78	0.001
Colorado FSB	CO	12.5	0.001	0.053	54	1	<\$100M	35.0	1,014	6	0
Del Norte FS&LA	CO	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Fiserv TC	CO	NR	0	.	0	0	\$1B-\$10B	NR	0	0	0
Trust Co of Amer	CO	NR	0	.	0	0	\$100M-500M	NR	0	0	0
First Fin Bk	CO	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Young Amer Bk	CO	NR	0	.	0	0	<\$100M	NR	0	0	0.002
Fort Collins Cmrc Bk	CO	NR	0	.	0	0	<\$100M	NR	0	0	0
Wells Fargo Bk Grand Junction	CO	NR	0	.	0	0	<\$100M	NR	0	0	0
Wells Fargo Bk Grand Jct-Dt	CO	NR	0	.	0	0	<\$100M	NR	0	0	0
Trust Industrial Bk	CO	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: Small businesses seeking loans 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/.

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