

Table 1 Small-Business-Friendly Banks in Colorado, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
EATON BK	EATON	97.5	\$100M-500M	77,592	924
CASTLE ROCK BK	CASTLE ROCK	92.5	<\$100M	24,047	404
FIRST NB OF ARVADA	ARVADA	90.0	<\$100M	37,974	433
PEAK NB	NEDERLAND	90.0	\$100M-500M	27,801	604
BANK OF GRAND JUNCTION	GRAND JUNCTION	90.0	<\$100M	16,000	397
FIRST CMNTY IND BK	DENVER	87.5	\$100M-500M	66,919	1,022
FIRST NB OF DURANGO	DURANGO	87.5	\$100M-500M	74,640	555
COMMUNITY BKS OF CO	CRIPPLE CREEK	85.0	\$100M-500M	33,146	333
WESTERN CO BK	MONTROSE	85.0	<\$100M	19,130	325
CHEYENNE MTN BK	COLORADO SPRINGS	85.0	<\$100M	16,476	387
COMMUNITY FIRST NB	FORT MORGAN	75.0	\$1B-\$10B	322,221	5,157
ALPINE BK	GLENWOOD SPRING	72.5	\$500M-\$1B	108,758	1,231
NORWEST BK COLORADO NA	DENVER	60.0	>\$10B	737,760	9,117

\*Figures reflect business loans of less than \$ 1 million

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](http://www.sba.gov).

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
<b>National</b>	<b>8,966</b>	<b>8659</b>	<b>5302</b>	<b>2683</b>	<b>290</b>	<b>309</b>	<b>75</b>

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Colorado, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Eaton Bk	Eaton	97.5	22.5	25.0	25.0	25.0	\$100M-500M	77,592	924	75.0	80.0
Castle Rock Bk	Castle Rock	92.5	25.0	25.0	20.0	22.5	<\$100M	24,047	404	97.5	97.5
Peak Nb	Nederland	90.0	22.5	22.5	22.5	22.5	\$100M-500M	27,801	604	75.0	62.5
Bank Of Grand Junction	Grand Junction	90.0	25.0	25.0	17.5	22.5	<\$100M	16,000	397	95.0	97.5
First Nb Of Arvada	Arvada	90.0	25.0	22.5	22.5	20.0	<\$100M	37,974	433	75.0	55.0
First Nb Of Durango	Durango	87.5	25.0	15.0	25.0	22.5	\$100M-500M	74,640	555	65.0	65.0
First Cmnty Ind Bk	Denver	87.5	15.0	22.5	25.0	25.0	\$100M-500M	66,919	1,022	97.5	100.0
Western Co Bk	Montrose	85.0	25.0	20.0	20.0	20.0	<\$100M	19,130	325	77.5	75.0
Community Bks Of Co	Cripple Creek	85.0	22.5	20.0	22.5	20.0	\$100M-500M	33,146	333	57.5	42.5
Cheyenne Mtn Bk	Colorado Sprin	85.0	25.0	22.5	17.5	20.0	<\$100M	16,476	387	92.5	97.5
Union B&Tc	Denver	82.5	20.0	12.5	25.0	25.0	\$100M-500M	73,290	784	75.0	70.0
Rocky Mountain B&Tc Flor	Florence	82.5	25.0	17.5	20.0	20.0	<\$100M	18,346	279	87.5	90.0
Heritage Bk	Louisville	82.5	25.0	12.5	22.5	22.5	\$100M-500M	43,312	591	77.5	75.0
Canon Nb	Canon City	82.5	22.5	17.5	20.0	22.5	<\$100M	24,607	477	85.0	77.5
Valley B&Tc	Brighton	82.5	25.0	12.5	22.5	22.5	\$100M-500M	43,750	498	75.0	70.0
Home St Bk	Loveland	80.0	22.5	10.0	22.5	25.0	\$100M-500M	36,754	804	75.0	70.0
Commercial Bk Of Leadvill	Leadville	80.0	22.5	17.5	20.0	20.0	<\$100M	20,663	344	82.5	77.5
Premier Bk	Denver	80.0	25.0	12.5	22.5	20.0	<\$100M	26,487	300	75.0	72.5
Weld Cty Bk	Evans	80.0	25.0	25.0	17.5	12.5	<\$100M	12,757	143	82.5	85.0
Bank Co Western Slope	Grand Junction	77.5	22.5	10.0	22.5	22.5	\$100M-500M	43,710	445	70.0	60.0
Weststar Bk	Vail	77.5	20.0	7.5	25.0	25.0	\$100M-500M	73,305	941	85.0	85.0
First Nb In Trinidad	Trinidad	77.5	15.0	17.5	20.0	25.0	\$100M-500M	24,836	732	85.0	87.5
Citywide Bks	Aurora	77.5	22.5	5.0	25.0	25.0	\$100M-500M	98,514	1,585	72.5	75.0
Bank At Broadmoor	Colorado Sprin	77.5	20.0	22.5	17.5	17.5	<\$100M	14,864	295	72.5	60.0
1St Choice Bk	Greeley	77.5	20.0	7.5	25.0	25.0	\$100M-500M	82,541	780	67.5	67.5
Colorado Bus Bk Na	Denver	75.0	20.0	5.0	25.0	25.0	\$100M-500M	97,919	1,095	70.0	67.5
Burns Nb Of Durango	Durango	75.0	20.0	10.0	22.5	22.5	\$100M-500M	33,527	456	75.0	72.5
Citizens St Bk Of Ouray	Ouray	75.0	20.0	20.0	15.0	20.0	<\$100M	10,141	307	87.5	92.5
Bank Of Colorado	Fort Lupton	75.0	17.5	7.5	25.0	25.0	\$100M-500M	88,064	1,369	75.0	75.0
First Nb Of The Rockies	Meeker	75.0	20.0	12.5	20.0	22.5	\$100M-500M	24,974	470	82.5	82.5
First Nb Of Strasburg	Strasburg	75.0	20.0	10.0	22.5	22.5	\$100M-500M	40,182	649	82.5	77.5
Fremont Nb Of Canon City	Canon City	75.0	20.0	12.5	20.0	22.5	\$100M-500M	25,337	425	70.0	70.0
Community First Nb	Fort Morgan	75.0	17.5	7.5	25.0	25.0	\$1B-\$10B	322,221	5,157	75.0	75.0
Berthoud Nb	Berthoud	75.0	22.5	15.0	20.0	17.5	<\$100M	20,459	254	62.5	62.5
Farmers St Bk Of Calhan	Calhan	75.0	17.5	22.5	15.0	20.0	<\$100M	12,159	357	87.5	95.0
Pueblo B&Tc	Pueblo	72.5	17.5	5.0	25.0	25.0	\$100M-500M	67,978	853	67.5	65.0
United Valley Bk	Estes Park	72.5	22.5	10.0	20.0	20.0	<\$100M	23,007	319	60.0	57.5
Alpine Bk	Glenwood Sprin	72.5	15.0	7.5	25.0	25.0	\$500M-\$1B	108,758	1,231	72.5	67.5
Colorado East B&Tc	Lamar	72.5	15.0	12.5	22.5	22.5	\$100M-500M	30,459	490	62.5	62.5
First Nb Of Paonia	Paonia	72.5	25.0	17.5	15.0	15.0	<\$100M	10,628	225	72.5	62.5
Collegiate Peaks Bk	Buena Vista	72.5	22.5	15.0	17.5	17.5	<\$100M	15,666	268	77.5	65.0
Guaranty B&Tc	Denver	72.5	20.0	2.5	25.0	25.0	\$100M-500M	101,159	951	62.5	62.5

Table A.1 Small Business Lending in Colorado, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Cache Bk	Greeley	72.5	12.5	25.0	17.5	17.5	<\$100M	13,161	247	82.5	90.0
Bank Of Durango	Durango	70.0	25.0	17.5	12.5	15.0	<\$100M	9,833	195	80.0	85.0
Minnequa Bk Of Pueblo	Pueblo	70.0	15.0	5.0	25.0	25.0	\$100M-500M	56,788	913	72.5	70.0
Farmers Bk	Ault	70.0	12.5	25.0	15.0	17.5	<\$100M	12,298	264	62.5	65.0
Firststate Bk Colorado	Northglenn	70.0	17.5	2.5	25.0	25.0	\$100M-500M	87,673	699	62.5	57.5
First Nb Of Las Animas	Las Animas	70.0	20.0	12.5	20.0	17.5	<\$100M	17,512	275	62.5	65.0
First Nb Of Lake City & Cr	Lake City	70.0	25.0	17.5	12.5	15.0	<\$100M	7,920	214	80.0	82.5
Rio Grande Cty Bk	Del Norte	70.0	17.5	20.0	15.0	17.5	<\$100M	10,401	264	85.0	90.0
Bank Of Cherry Creek Na	Denver	70.0	17.5	7.5	25.0	20.0	\$100M-500M	46,516	322	62.5	52.5
New Frontier Bk	Greeley	70.0	25.0	25.0	12.5	7.5	<\$100M	8,569	84	50.0	45.0
Mountain St Bk	Denver	67.5	15.0	7.5	22.5	22.5	\$100M-500M	37,074	538	67.5	67.5
First Nb Co	Fowler	67.5	17.5	20.0	12.5	17.5	<\$100M	8,444	264	72.5	77.5
Gunnison B&Tc	Gunnison	67.5	22.5	17.5	15.0	12.5	<\$100M	11,089	171	72.5	57.5
American Bk	Loveland	67.5	15.0	15.0	20.0	17.5	\$100M-500M	18,829	274	62.5	52.5
First Nb Of Boulder Cty	Boulder	67.5	25.0	12.5	17.5	12.5	<\$100M	13,470	180	65.0	55.0
Evergreen Nb	Evergreen	65.0	15.0	22.5	15.0	12.5	<\$100M	10,691	178	57.5	60.0
First Nb	Fort Collins	65.0	10.0	5.0	25.0	25.0	\$500M-\$1B	83,986	1,134	62.5	65.0
First Nb In Walsenburg	Walsenburg	65.0	20.0	17.5	15.0	12.5	<\$100M	10,379	180	80.0	82.5
Centennial Bk Of Blende	Pueblo	65.0	20.0	25.0	10.0	10.0	<\$100M	6,051	123	75.0	82.5
Citizens St Bk Of Cortez	Cortez	65.0	15.0	20.0	15.0	15.0	<\$100M	12,180	222	65.0	70.0
Western Nb Of Colorado	Colorado Sprin,	65.0	12.5	10.0	22.5	20.0	\$100M-500M	36,390	295	57.5	45.0
Commerce Bk Of Aurora	Aurora	65.0	22.5	7.5	20.0	15.0	<\$100M	20,974	184	45.0	32.5
Colorado Sprgs Nb	Colorado Sprin,	65.0	17.5	22.5	15.0	10.0	<\$100M	10,274	157	52.5	50.0
First United Bk	Parker	65.0	22.5	10.0	22.5	10.0	\$100M-500M	27,367	125	42.5	37.5
Bankwest	Castle Rock	65.0	22.5	25.0	7.5	10.0	<\$100M	3,673	116	70.0	77.5
Bank One Co Na	Denver	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	412,848	5,572	60.0	60.0
Grand Valley Nb	Grand Junction	62.5	12.5	15.0	15.0	20.0	<\$100M	11,563	324	72.5	72.5
Valley St Bk	Lamar	62.5	12.5	10.0	17.5	22.5	<\$100M	14,381	422	72.5	80.0
First St Bk Ft Collins	Fort Collins	62.5	15.0	12.5	17.5	17.5	<\$100M	14,526	245	62.5	62.5
Park St Bk & Tr	Woodland Park	62.5	15.0	20.0	12.5	15.0	<\$100M	8,578	188	77.5	85.0
Bank Of Telluride	Telluride	62.5	17.5	15.0	17.5	12.5	<\$100M	17,027	142	40.0	40.0
Alamosa Nb	Alamosa	62.5	17.5	10.0	17.5	17.5	<\$100M	14,021	291	72.5	67.5
Foothills Bk	Wheat Ridge	62.5	15.0	25.0	12.5	10.0	<\$100M	8,447	130	50.0	40.0
Fort Morgan St Bk	Fort Morgan	60.0	22.5	20.0	10.0	7.5	<\$100M	5,683	99	67.5	77.5
Yampa Valley Nb	Hayden	60.0	12.5	20.0	10.0	17.5	<\$100M	6,064	250	75.0	85.0
First Nb Of Longmont	Longmont	60.0	12.5	5.0	22.5	20.0	\$100M-500M	36,102	344	50.0	47.5
Olathe St Bk	Olathe	60.0	25.0	12.5	12.5	10.0	<\$100M	8,040	152	62.5	55.0
First Nb Of Limon	Limon	60.0	17.5	12.5	15.0	15.0	<\$100M	9,932	221	62.5	65.0
Pikes Peak Nb Of Co Spring	Colorado Sprin,	60.0	20.0	10.0	17.5	12.5	<\$100M	15,200	152	45.0	37.5
Norwest Bk Colorado Na	Denver	60.0	7.5	2.5	25.0	25.0	>\$10B	737,760	9,117	62.5	62.5
Northern Tr Bk Of Colorad	Denver	60.0	17.5	25.0	12.5	5.0	<\$100M	9,074	41	25.0	12.5
Dolores St Bk	Dolores	57.5	10.0	17.5	12.5	17.5	<\$100M	7,701	223	72.5	85.0
Rocky Ford Nb	Rocky Ford	57.5	17.5	20.0	10.0	10.0	<\$100M	5,653	135	70.0	77.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
First Nb In Lamar	Lamar	57.5	10.0	10.0	17.5	20.0	\$100M-500M	14,290	349	60.0	65.0
First Western Nb	La Jara	57.5	15.0	15.0	12.5	15.0	<\$100M	8,080	196	75.0	80.0
First Nb Of Estes Park	Estes Park	57.5	20.0	7.5	17.5	12.5	<\$100M	14,187	157	45.0	47.5
Peoples Nb	Colorado Sprin	57.5	12.5	10.0	20.0	15.0	\$100M-500M	23,246	199	47.5	42.5
Pine River Valley Bk	Bayfield	57.5	12.5	17.5	12.5	15.0	<\$100M	7,527	190	70.0	82.5
Bank In Boulder	Boulder	57.5	10.0	5.0	22.5	20.0	\$100M-500M	33,044	298	55.0	55.0
Firstbank Of Avon	Avon	57.5	10.0	5.0	20.0	22.5	\$100M-500M	22,931	477	57.5	55.0
First Nb Cortez	Cortez	57.5	17.5	10.0	15.0	15.0	<\$100M	9,988	228	67.5	60.0
Park Nb	Estes Park	55.0	22.5	12.5	12.5	7.5	<\$100M	7,871	85	42.5	30.0
First Nb Of Yuma	Yuma	55.0	12.5	12.5	15.0	15.0	<\$100M	11,451	196	55.0	55.0
Paonia St Bk	Paonia	55.0	17.5	17.5	10.0	10.0	<\$100M	6,324	122	67.5	77.5
Montrosebank	Montrose	55.0	15.0	15.0	12.5	12.5	<\$100M	8,699	197	65.0	60.0
Colorado St B&Tc	Denver	55.0	10.0	2.5	20.0	22.5	\$100M-500M	18,292	440	42.5	40.0
First Nb Of Canon City	Canon City	55.0	10.0	15.0	15.0	15.0	<\$100M	11,891	201	52.5	57.5
Front Range Bk	Lakewood	55.0	22.5	15.0	10.0	7.5	<\$100M	5,666	112	60.0	50.0
Mancos Valley Bk	Mancos	52.5	15.0	20.0	7.5	10.0	<\$100M	4,419	122	65.0	75.0
Clear Creek Nb	Georgetown	52.5	25.0	15.0	7.5	5.0	<\$100M	4,491	68	60.0	70.0
First St Bk Of Hotchkiss	Hotchkiss	52.5	22.5	5.0	15.0	10.0	<\$100M	9,846	144	47.5	40.0
Firstbank Of Colorado	Lakewood	52.5	5.0	5.0	20.0	22.5	\$500M-\$1B	18,882	485	47.5	45.0
Colorado Mountain Bk	Westcliffe	52.5	15.0	15.0	12.5	10.0	<\$100M	7,526	110	57.5	70.0
Union Colony Bk	Greeley	52.5	7.5	5.0	20.0	20.0	\$100M-500M	25,171	384	52.5	55.0
State Bk Of Wiley	Wiley	52.5	10.0	20.0	10.0	12.5	<\$100M	5,415	160	62.5	75.0
Umb Bk Colorado	Denver	52.5	7.5	2.5	22.5	20.0	\$100M-500M	28,631	295	42.5	40.0
Bank Of Denver	Denver	52.5	15.0	5.0	22.5	10.0	\$100M-500M	26,520	128	32.5	22.5
Mesa Nb	Grand Junction	52.5	12.5	2.5	22.5	15.0	\$100M-500M	26,934	225	45.0	35.0
Citizens Bk Pagosa Springs	Pagosa Springs	52.5	20.0	10.0	12.5	10.0	<\$100M	8,569	140	55.0	37.5
Kit Carson St Bk	Kit Carson	50.0	12.5	15.0	10.0	12.5	<\$100M	5,179	162	65.0	75.0
Kirk St Bk	Kirk	50.0	12.5	22.5	5.0	10.0	<\$100M	3,084	128	60.0	65.0
Farmers St Bk	Fort Morgan	50.0	10.0	10.0	15.0	15.0	\$100M-500M	12,686	225	52.5	55.0
Wray St Bk	Wray	50.0	12.5	22.5	7.5	7.5	<\$100M	3,301	116	62.5	72.5
First Nb Of Johnstown	Johnstown	50.0	10.0	25.0	7.5	7.5	<\$100M	4,298	101	50.0	50.0
First St Bk Colorado Spring	Colorado Sprin	50.0	25.0	12.5	7.5	5.0	<\$100M	4,782	71	57.5	40.0
Bank Of The Rockies Na	Colorado Sprin	50.0	20.0	15.0	7.5	7.5	<\$100M	3,724	91	55.0	42.5
Arapahoe B&Tc	Englewood	50.0	10.0	7.5	17.5	15.0	\$100M-500M	15,485	216	52.5	37.5
Citadel Bk	Colorado Sprin	50.0	7.5	22.5	7.5	12.5	<\$100M	4,077	141	60.0	72.5
Firstbank	Littleton	50.0	7.5	7.5	17.5	17.5	\$100M-500M	12,766	257	45.0	45.0
First Nb	Telluride	50.0	17.5	10.0	12.5	10.0	<\$100M	9,838	143	52.5	47.5
Firstbank Of Vail	Vail	47.5	7.5	5.0	17.5	17.5	\$100M-500M	16,946	252	47.5	40.0
First Nb Of Flagler	Flagler	47.5	15.0	12.5	12.5	7.5	<\$100M	6,695	97	37.5	55.0
First American St Bk	Greenwood Vil	47.5	17.5	2.5	15.0	12.5	<\$100M	9,911	153	52.5	35.0
First Nb Of Stratton	Stratton	45.0	12.5	17.5	7.5	7.5	<\$100M	4,258	92	57.5	67.5
Firstbank Of Tech Ctr	Englewood	45.0	7.5	2.5	17.5	17.5	\$100M-500M	15,543	250	35.0	32.5
Colorado B&Tc Of La Junta	La Junta	45.0	10.0	12.5	10.0	12.5	<\$100M	5,793	184	57.5	60.0

Table A.1 Small Business Lending in Colorado, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Firstbank Of South Jeffco	Littleton	45.0	5.0	7.5	10.0	22.5	\$100M-500M	6,564	406	47.5	50.0
First Nb Of Ordway	Ordway	45.0	15.0	15.0	10.0	5.0	<\$100M	5,091	71	37.5	30.0
Palisades Nb	Palisade	45.0	7.5	25.0	5.0	7.5	<\$100M	2,422	96	40.0	42.5
Fowler St Bk	Fowler	45.0	10.0	20.0	7.5	7.5	<\$100M	3,628	91	55.0	67.5
Citizens St Bk	Keenesburg	45.0	7.5	25.0	5.0	7.5	<\$100M	2,126	103	47.5	50.0
Firstbank Denver	Denver	45.0	7.5	7.5	17.5	12.5	\$100M-500M	14,791	154	27.5	20.0
Bank Of The San Juans	Durango	45.0	20.0	15.0	5.0	5.0	<\$100M	3,180	35	27.5	30.0
First Pioneer Nb	Wray	42.5	7.5	10.0	12.5	12.5	<\$100M	6,727	157	47.5	52.5
Bankers Bk Of The West	Denver	42.5	10.0	7.5	20.0	5.0	\$100M-500M	21,545	50	20.0	12.5
State Bk	Rocky Ford	40.0	10.0	20.0	5.0	5.0	<\$100M	1,768	63	50.0	57.5
Centennial Bk	Englewood	40.0	5.0	22.5	5.0	7.5	<\$100M	2,412	77	47.5	57.5
First Nb Of Hugo	Hugo	40.0	7.5	17.5	7.5	7.5	<\$100M	3,468	93	47.5	65.0
North Valley Bk	Thornton	40.0	12.5	5.0	15.0	7.5	<\$100M	10,411	109	27.5	25.0
North Park St Bk	Walden	40.0	12.5	17.5	5.0	5.0	<\$100M	1,373	70	50.0	57.5
First Nb Of Otis	Otis	40.0	10.0	20.0	5.0	5.0	<\$100M	2,303	51	50.0	60.0
Vista Bk	Colorado Sprin	40.0	17.5	10.0	7.5	5.0	<\$100M	4,834	116	37.5	22.5
Dove Creek St Bk	Dove Creek	37.5	10.0	17.5	5.0	5.0	<\$100M	2,354	59	47.5	57.5
First Nb Of Fleming	Fleming	37.5	12.5	17.5	5.0	2.5	<\$100M	1,413	34	50.0	57.5
Mcclave St Bk	Mcclave	37.5	10.0	15.0	5.0	7.5	<\$100M	2,272	107	52.5	62.5
Farmers St Bk Of Brush	Brush	37.5	5.0	20.0	5.0	7.5	<\$100M	1,478	80	42.5	50.0
Firstbank Of Wheat Ridge	Wheat Ridge	35.0	5.0	2.5	10.0	17.5	\$100M-500M	5,325	279	47.5	47.5
First Mtn Bk	Leadville	35.0	7.5	17.5	5.0	5.0	<\$100M	1,315	35	40.0	50.0
Firstbank Of Littleton	Littleton	35.0	5.0	7.5	7.5	15.0	\$100M-500M	3,918	193	45.0	45.0
Firstbank Of Longmont	Longmont	35.0	5.0	2.5	10.0	17.5	\$100M-500M	5,954	262	40.0	35.0
State Bk La Junta	La Junta	35.0	7.5	12.5	7.5	7.5	<\$100M	3,316	114	42.5	47.5
First Nb Of Julesburg	Julesburg	35.0	5.0	20.0	5.0	5.0	<\$100M	1,708	41	42.5	50.0
Bank Of Monte Vista	Monte Vista	35.0	7.5	7.5	10.0	10.0	<\$100M	6,076	115	32.5	42.5
Air Academy Nb	Colorado Sprin	35.0	5.0	22.5	5.0	2.5	<\$100M	1,958	36	20.0	17.5
Firstbank Of Boulder	Boulder	35.0	2.5	2.5	10.0	20.0	\$100M-500M	5,820	290	32.5	35.0
Firstbank Breckenridge	Breckenridge	35.0	7.5	5.0	12.5	10.0	<\$100M	6,597	126	30.0	27.5
Citizens Nb Of Akron	Akron	35.0	5.0	22.5	2.5	5.0	<\$100M	1,259	35	40.0	42.5
Eastern Colorado Bk	Cheyenne Well	35.0	7.5	10.0	10.0	7.5	<\$100M	5,104	110	37.5	40.0
Bank Of Burlington	Burlington	35.0	7.5	17.5	5.0	5.0	<\$100M	3,011	49	45.0	57.5
Firstbank Of Aurora	Aurora	35.0	5.0	5.0	10.0	15.0	\$100M-500M	6,356	218	35.0	30.0
Firstbank	Evergreen	35.0	5.0	25.0	2.5	2.5	<\$100M	1,154	17	40.0	42.5
Firstbank Of Lakewood	Lakewood	32.5	5.0	5.0	10.0	12.5	\$100M-500M	5,458	172	22.5	35.0
Colorado St Bk	Walsh	32.5	7.5	15.0	5.0	5.0	<\$100M	2,049	77	45.0	57.5
First St Bk	Idaho Springs	32.5	12.5	7.5	7.5	5.0	<\$100M	3,833	50	40.0	32.5
Firstbank Of Silverthorne	Silverthorne	32.5	5.0	7.5	10.0	10.0	<\$100M	5,486	126	25.0	30.0
Home Loan Ind Bk	Grand Junction	32.5	2.5	25.0	2.5	2.5	<\$100M	120	2	32.5	10.0
Firstbank Of Colorado Sprin	Colorado Sprin	32.5	2.5	22.5	2.5	5.0	<\$100M	761	48	27.5	27.5
Firstbank Of Greeley	Greeley	32.5	2.5	25.0	2.5	2.5	<\$100M	237	4	32.5	35.0
Firstbank	Parker	32.5	2.5	25.0	2.5	2.5	<\$100M	42	1	32.5	32.5

Table A.1 Small Business Lending in Colorado, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
First Cmrc Bk Co Na	Colorado Sprin	32.5	5.0	22.5	2.5	2.5	<\$100M	79	2	35.0	37.5
Haxtun Cmnty Bk	Haxtun	30.0	5.0	20.0	2.5	2.5	<\$100M	973	17	25.0	25.0
Firstbank North	Westminster	30.0	2.5	2.5	7.5	17.5	\$100M-500M	3,538	243	37.5	37.5
Basin Ind Bk	Englewood	30.0	2.5	22.5	2.5	2.5	<\$100M	99	12	35.0	35.0
Firstbank El Paso Cty	Colorado Sprin	30.0	2.5	22.5	2.5	2.5	<\$100M	1	19	32.5	35.0
Firstbank Cherry Creek	Denver	27.5	5.0	2.5	7.5	12.5	\$100M-500M	3,679	157	37.5	37.5
Firstbank Of Douglas Cty	Castle Rock	27.5	5.0	2.5	7.5	12.5	\$100M-500M	4,185	156	27.5	30.0
Firstbank Arvada	Arvada	25.0	2.5	2.5	5.0	15.0	\$100M-500M	2,878	187	25.0	25.0
Firstbank Of Arapahoe Cty	Littleton	22.5	2.5	2.5	7.5	10.0	\$100M-500M	4,010	136	27.5	35.0
Firstbank Northern Colorado	Fort Collins	20.0	5.0	5.0	5.0	5.0	<\$100M	2,452	31	12.5	25.0
Young Amer Bk	Denver	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
Resources Tc	Englewood	10.0	2.5	2.5	2.5	2.5	\$500M-\$1B	0	0	10.0	10.0
Colonial Bk	Aurora	10.0	2.5	2.5	2.5	2.5	<\$100M	0	0	10.0	10.0
Norwest Bk Grand Junction	Grand Junction	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
Tcf Nb Colorado	Englewood	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
Afba Ind Bk	Colorado Sprin	0.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	0.0
First Tr Corp	Denver	0.0	2.5	0.0	2.5	2.5	\$1B-\$10B	0	0	0.0	0.0
Lincoln Tc	Englewood	0.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	0.0
Trust Co Of Amer	Englewood	0.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	0.0
Norwest Bk Grand Jct-Dow	Grand Junction	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0

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

A.2 Top Small Business Lenders in Colorado under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
WELLS FARGO & COMPANY	CA	474,686	5,620	>\$50B	230,393	5,160	126,763	4,575	
U.S. BANCORP	MN	416,480	7,852	>\$50B	308,745	7,650	278,838	7,476	
COMMUNITY FIRST BANKSHARES	ND	281,552	2,735	\$1B-\$10B	141,190	2,448	68,272	2,009	
BANK ONE CORPORATION	IL	190,655	2,104	>\$50B	90,573	1,906	49,216	1,668	
GUARANTY CORPORATION	CO	115,987	680	<\$1B	42,593	545	18,043	412	
KEYCORP	OH	113,805	1,180	>\$50B	51,212	1,066	28,018	930	
FIRSTBANK HOLDING COMPANY OF	CO	112,713	1,836	\$1B-\$10B	59,394	1,725	32,888	1,574	
COLORADO BUSINESS BANKSHARES	CO	104,784	787	<\$1B	51,997	684	22,412	510	
ALPINE BANKS OF COLORADO	CO	55,154	397	<\$1B	26,108	345	9,571	248	
PINNACLE BANCORP INC.	NE	54,803	801	\$1B-\$10B	32,987	757	18,054	670	
PUEBLO BANCORPORATION	CO	40,910	466	<\$1B	20,917	425	9,844	361	
UMB FINANCIAL CORPORATION	MO	36,470	256	\$1B-\$10B	11,051	209	5,286	176	
BANK OF AMERICA CORPORATION	NC	22,848	119	>\$50B	6,299	92	2,904	72	
ADVANTA BK CORP	UT	21,392	2,174	<\$1B	21,392	2,174	21,392	2,174	
1ST SOURCE CORPORATION	IN	17,882	102	\$1B-\$10B	6,703	78	2,237	51	
ZIONS BANCORPORATION	UT	14,881	56	\$10B-\$50B	2,762	32	411	19	
BANK OF CMRC	CA	13,778	32	<\$1B	1,753	12	130	2	
COMERICA INCORPORATED	MI	11,437	32	\$10B-\$50B	975	16	543	13	
MORGAN STANLEY DEAN WITTER B	UT	11,033	4,151	<\$1B	11,033	4,151	11,033	4,151	
NATIONAL BK OF CMRC TR&SA	NE	10,995	46	\$1B-\$10B	1,945	30	895	24	
SILICON VALLEY BANCSHARES	CA	10,746	22	\$1B-\$10B	1,140	6	200	2	
LIBERTY SAVINGS BANK	OH	10,320	52	N/A	4,276	39	987	22	
HSBC BK USA	NY	9,325	35	\$10B-\$50B	2,193	21	188	8	
CHASE MANHATTAN CORPORATION	NY	6,876	166	>\$50B	4,680	163	3,988	159	
COMMERCIAL FEDERAL BANK	NE	5,144	56	N/A	1,626	50	914	45	
MANUFACTURERS BANK	IL	5,003	15	N/A	830	8	475	6	
IMPERIAL BANCORP	CA	3,900	5	\$1B-\$10B	0	0	0	0	
MERCANTILE BANCORPORATION IN	MO	3,840	12	\$10B-\$50B	350	6	350	6	
NORTHERN TRUST CORPORATION	IL	3,818	17	\$10B-\$50B	1,840	14	155	5	
WESTERN SECURITY BANK	MT	3,531	32	N/A	1,721	28	1,008	23	
FIRST UNION CORPORATION	NC	3,486	125	>\$50B	2,086	123	1,332	119	
FIDELITY BANK	KS	2,973	5	N/A	0	0	0	0	
COMMERCE BANCSHARES INC.	MO	2,913	16	\$10B-\$50B	443	9	85	7	
UST CORP.	MA	2,685	4	\$1B-\$10B	188	1	0	0	
CITY NATIONAL CORPORATION	CA	2,659	7	\$1B-\$10B	259	3	259	3	
WACHOVIA CORPORATION	NC	2,145	11	>\$50B	181	8	43	7	
FREMONT BANCORPORATION	CA	2,043	69	\$1B-\$10B	1,183	67	796	64	
WATFORD CITY BANCSHARES INC	ND	1,950	4	<\$1B	150	1	0	0	
BANCWEST CORPORATION	HI	1,542	4	\$10B-\$50B	15	1	15	1	
PROVIDENT FINANCIAL GROUP I	OH	1,475	4	\$1B-\$10B	233	2	0	0	
DFC ACQUISITION CORPORATION	MO	1,417	13	\$1B-\$10B	657	11	338	9	
MERRILL LYNCH BK USA	UT	1,415	7	\$1B-\$10B	525	4	185	2	
LASALLE BK NA	IL	1,408	2	\$10B-\$50B	0	0	0	0	
SIERRAWEST BANCORP	CA	1,399	6	<\$1B	529	4	170	2	
FIRST SECURITY CORPORATION	UT	1,387	3	\$10B-\$50B	20	1	20	1	
REGIONS FINANCIAL CORPORATIO	AL	1,351	11	\$10B-\$50B	641	9	361	7	



A.2 Top Small Business Lenders in Colorado under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
STERLING BANCORP	NY	1,309	18	\$1B-\$10B	1,309	18	583	14	
THE BANK OF NEW MEXICO	NM	1,264	12	N/A	379	11	379	11	
SOUTHWEST BANCORP INC.	OK	1,262	9	\$1B-\$10B	312	6	312	6	
FIRST INTERSTATE BANCSYSTEM	MT	1,258	8	\$1B-\$10B	758	7	238	4	
CATHAY BANCORP INC.	CA	1,150	2	\$1B-\$10B	0	0	0	0	
FIRST PLACE FINANCIAL CORPOR	NM	1,125	9	<\$1B	787	8	307	5	
BOK FINANCIAL CORPORATION	OK	1,100	2	\$1B-\$10B	0	0	0	0	
HARRIS T&SB	IL	1,081	25	\$10B-\$50B	581	24	347	23	
NATIONAL CITY CORPORATION	OH	1,067	5	>\$50B	267	3	99	2	
AMARILLO NATIONAL BANCORP I	TX	1,004	2	\$1B-\$10B	4	1	4	1	
GREATER BAY BANCORP	CA	1,000	2	\$1B-\$10B	0	0	0	0	
FIRST NATIONAL OF NEBRASKA	NE	116,528	1,311	\$1B-\$10B	54,191	1,194	28,536	1,052	0.35
AMERICAN EXPRESS CENTURION B	UT	47,928	6,610	\$10B-\$50B	47,928	6,610	47,928	6,610	0.81
MBNA CORPORATION	DE	5,707	695	\$10B-\$50B	5,707	695	5,707	695	0.55

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