

Table 3A Expanded. Banks' Small Business Lending in Colorado Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
North Valley Bank	Thornton	92.5	0.504	1	53,925	563	\$100M-500M	75.0	5,945	373	0.004
First NB of Durango	Durango	92.5	0.354	1	93,677	540	\$100M-500M	65.0	6,949	316	0
Front Range Bank	Lakewood	90.0	0.351	1	28,518	320	<\$100M	80.0	5,191	211	0
Collegiate Peaks Bank	BueNA Vista	90.0	0.467	1	36,632	334	<\$100M	77.5	5,110	203	0
Bank of The San Juans	Durango	90.0	0.348	1	30,179	296	<\$100M	72.5	4,610	206	0
Bank of Denver	Denver	90.0	0.352	1	55,995	196	\$100M-500M	35.0	1,948	77	0
Premier Bank	Denver	87.5	0.517	0.718	63,723	679	\$100M-500M	82.5	9,264	235	0.002
First NB of Arvada	Arvada	87.5	0.467	0.876	80,845	552	\$100M-500M	70.0	6,483	268	0
Farmers St Bank of Calhan	Calhan	85.0	0.213	1	29,050	503	\$100M-500M	90.0	9,122	427	0.006
Colorado East B&TC	Lamar	85.0	0.198	0.983	53,651	677	\$100M-500M	82.5	10,151	508	0
Foothills Bank	Wheat Ridge	85.0	0.339	1	36,682	329	\$100M-500M	67.5	4,542	179	0
First NAt Bank	Colorado Springs	82.5	0.501	0.931	37,564	307	<\$100M	92.5	13,754	197	0
Canon NB	Canon City	82.5	0.307	0.839	52,399	551	\$100M-500M	82.5	9,672	354	0
Centennial Bank	Pueblo	82.5	0.436	1	14,507	238	<\$100M	77.5	2,965	166	0
Heritage Bank	Louisville	80.0	0.235	0.629	92,183	802	\$100M-500M	75.0	12,556	505	0
Bank of Durango	Durango	80.0	0.625	1	28,090	268	<\$100M	70.0	3,205	149	0
Cobiz Bank NA	Denver	80.0	0.271	0.583	412,676	2,608	\$1B-\$10B	62.5	20,686	1,009	0
First NB Co	Fowler	77.5	0.299	0.93	20,217	323	<\$100M	80.0	4,423	232	0.003
Home St Bank	Loveland	77.5	0.223	0.616	87,743	1,514	\$100M-500M	67.5	10,359	963	0.002
Gunnison B&TC	Gunnison	77.5	0.433	1	21,525	143	<\$100M	37.5	1,404	63	0
Community Bank of Rockies	La Jara	75.0	0.176	0.911	31,729	563	\$100M-500M	90.0	10,126	454	0
Weld Cty Bank	Evans	75.0	0.237	0.65	54,615	385	\$100M-500M	85.0	16,061	210	0
First NB of Las Animas	Las Animas	75.0	0.247	0.71	33,992	411	\$100M-500M	82.5	7,563	295	0
First NB of The Rockies	Grand Junction	75.0	0.211	0.679	54,851	610	\$100M-500M	80.0	10,622	373	0.001
Centennial Bank W	Fort Collins	75.0	0.176	0.628	121,482	1,216	\$500M-\$1B	77.5	20,500	741	0
Fremont NB of Canon City	Canon City	75.0	0.246	0.801	31,735	310	\$100M-500M	75.0	5,943	196	0
First NB	Steamboat Springs	75.0	0.352	0.906	19,123	200	<\$100M	70.0	3,489	123	0
Valley B&TC	Brighton	75.0	0.22	0.702	51,584	427	\$100M-500M	67.5	6,691	262	0
First NB	Telluride	75.0	0.291	0.827	32,218	262	\$100M-500M	65.0	4,202	152	0
Colorado NB	Colorado Springs	75.0	0.233	1	22,978	145	<\$100M	47.5	2,294	74	0
Eastern Colorado Bank	Cheyenne Wells	75.0	0.258	1	26,685	144	\$100M-500M	40.0	2,059	81	0
Pine River Valley Bank	Bayfield	72.5	0.188	1	19,856	266	\$100M-500M	97.5	19,856	266	0
Cheyenne Mtn Bank	Colorado Springs	72.5	0.311	0.931	14,970	245	<\$100M	85.0	4,913	189	0
Citywide Banks	Aurora	72.5	0.22	0.5	142,802	1,302	\$500M-\$1B	72.5	18,594	804	0
Citadel Bank	Colorado Springs	72.5	0.204	1	12,850	216	<\$100M	72.5	3,514	161	0
Mountain St Bank	Denver	72.5	0.175	0.712	48,939	388	\$100M-500M	60.0	5,747	216	0
Peoples Nat Bank CO	Colorado Springs	72.5	0.228	0.618	56,634	381	\$100M-500M	57.5	6,250	184	0
Colorado Mountain Bank	Westcliffe	72.5	0.325	0.935	23,407	185	<\$100M	55.0	2,834	112	0
Montrosebank	Montrose	70.0	0.206	0.702	21,240	541	\$100M-500M	90.0	7,260	446	0
First NB of Lake City & Cree	Lake City	70.0	0.289	1	9,051	175	<\$100M	90.0	9,051	175	0
New Frontier Bank	Greeley	70.0	0.138	0.659	62,654	704	\$100M-500M	80.0	13,284	512	0
InterNAtioNAI Bank	Trinidad	70.0	0.329	0.983	9,065	192	<\$100M	77.5	3,203	123	0

Table 3A Expanded. Banks' Small Business Lending in Colorado Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First NB of Strasburg	Strasburg	70.0	0.171	0.595	45,943	629	\$100M-500M	75.0	8,996	443	0
American Nat Bank	Denver	70.0	0.142	0.556	190,873	1,794	\$1B-\$10B	70.0	26,753	1,083	0
Bank of Colorado	Fort Collins	70.0	0.167	0.499	171,754	1,648	\$1B-\$10B	67.5	22,026	1,016	0
Guaranty B&TC	Denver	70.0	0.17	0.404	178,933	1,378	\$1B-\$10B	65.0	17,722	679	0
First NB of Estes Park	Estes Park	70.0	0.329	0.631	29,138	228	<\$100M	52.5	3,050	126	0
Cache Bank & Tr	Greeley	70.0	0.294	0.629	30,882	222	\$100M-500M	52.5	3,171	123	0
Horizon Bank NA	Limon	70.0	0.227	0.369	118,066	474	\$500M-\$1B	47.5	6,059	186	0
Fowler St Bank	Fowler	67.5	0.202	1	9,683	187	<\$100M	90.0	9,683	187	0
First NB	Fort Collins	67.5	0.11	0.546	134,513	9,104	\$1B-\$10B	80.0	37,603	8,576	0.079
First Nat Bank of CO	Boulder	67.5	0.128	0.544	86,898	7,550	\$500M-\$1B	75.0	19,343	7,202	0.13
Union Colony Bank	Greeley	67.5	0.098	0.615	47,086	620	\$100M-500M	75.0	10,842	440	0.088
Bank At Broadmoor	Colorado Springs	67.5	0.224	0.777	24,634	252	\$100M-500M	75.0	5,415	164	0
Alpine Bank	Glenwood Springs	67.5	0.134	0.507	167,621	2,784	\$1B-\$10B	72.5	27,989	2,206	0
Alamosa NB	Alamosa	67.5	0.22	0.777	23,977	283	\$100M-500M	70.0	4,761	201	0.002
Olathe St Bank	Olathe	67.5	0.297	0.905	11,486	183	<\$100M	70.0	2,674	137	0
Peak NB	Nederland	67.5	0.211	0.521	40,989	295	\$100M-500M	60.0	5,956	161	0.002
Advantage Bank	Loveland	67.5	0.202	0.685	35,384	227	\$100M-500M	42.5	3,286	112	0
Flatirons Bank	Boulder	67.5	0.452	0.998	17,034	84	<\$100M	40.0	1,157	41	0
Valley St Bank	Lamar	65.0	0.165	0.96	16,920	365	\$100M-500M	87.5	6,177	312	0.003
Fort Morgan St Bank	Fort Morgan	65.0	0.267	1	8,995	167	<\$100M	77.5	3,350	127	0
Community Banks of Southern Co	Rocky Ford	65.0	0.183	0.837	19,875	274	\$100M-500M	75.0	4,746	196	0
Grand Valley NB	Grand Junction	65.0	0.16	0.805	22,505	340	\$100M-500M	75.0	5,158	223	0
Bankwest	Castle Rock	65.0	0.286	0.884	18,091	169	<\$100M	70.0	3,639	99	0
Colonial Bank	Aurora	65.0	0.104	0.994	18,269	359	\$100M-500M	60.0	2,518	307	0.002
First Mainstreet Bank NA	Longmont	65.0	0.161	0.519	61,791	443	\$100M-500M	55.0	4,968	249	0
Colorado St B&TC NA	Denver	65.0	0.103	0.661	42,511	508	\$100M-500M	55.0	4,834	363	0
Castle Rock Bank	Castle Rock	65.0	0.216	0.776	20,098	191	<\$100M	47.5	2,138	105	0.003
Pikes Peak NB	Colorado Springs	65.0	0.262	0.803	21,970	143	<\$100M	35.0	1,637	76	0
Commerce Bank	Aurora	65.0	0.318	0.614	29,498	188	<\$100M	35.0	1,801	73	0
Park St Bank & Tr	Woodland Park	62.5	0.154	1	11,822	188	<\$100M	70.0	3,401	162	0
First NB of Paonia	Paonia	62.5	0.275	0.959	13,199	126	<\$100M	67.5	2,821	84	0
Southern CO NB	Pueblo	62.5	0.267	0.907	6,882	151	<\$100M	65.0	1,729	103	0.001
First NB of Yuma	Yuma	62.5	0.138	0.536	37,701	387	\$100M-500M	65.0	5,867	252	0
Citizens Bank Pagosa Springs	Pagosa Springs	62.5	0.232	1	12,242	123	<\$100M	57.5	1,995	76	0
Farmers Bank	Ault	62.5	0.181	0.964	14,648	138	<\$100M	55.0	2,826	83	0.002
Community Banks of CO	Greenwood Village	62.5	0.131	0.397	74,426	479	\$500M-\$1B	50.0	5,964	228	0
First NB of Ordway	Ordway	62.5	0.286	0.929	11,222	93	<\$100M	45.0	1,213	54	0
First American St Bank	Greenwood Village	62.5	0.206	0.723	28,447	138	\$100M-500M	32.5	1,685	43	0
Dolores St Bank	Dolores	60.0	0.117	1	9,924	219	<\$100M	92.5	9,924	219	0
Paonia St Bank	Paonia	60.0	0.172	1	7,881	143	<\$100M	87.5	7,881	143	0.004
Kit Carson St Bank	Kit Carson	60.0	0.171	1	8,257	185	<\$100M	80.0	3,555	156	0
First NB In Trinidad	Trinidad	60.0	0.102	0.869	19,108	314	\$100M-500M	77.5	5,390	237	0
Citizens St Bank of Ouray	Ouray	60.0	0.185	1	12,576	158	<\$100M	75.0	3,841	129	0.004

Table 3A Expanded. Banks' Small Business Lending in Colorado Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Evergreen NB	Evergreen	60.0	0.194	0.875	15,193	184	<\$100M	65.0	3,155	137	0.005
Citizens St Bank of Cortez	Cortez	57.5	0.173	0.699	13,707	192	<\$100M	65.0	3,603	127	0
First St Bank of Hotchkiss	Hotchkiss	57.5	0.301	0.605	14,572	162	<\$100M	57.5	2,291	111	0
Integrity Bank & Tr	Monument	57.5	0.269	1	3,654	28	<\$100M	55.0	885	14	0
Pueblo B&TC	Pueblo	57.5	0.134	0.319	46,618	297	\$100M-500M	45.0	4,832	118	0
First NB of Hugo	Hugo	55.0	0.154	1	8,161	130	<\$100M	87.5	8,161	130	0
Colorado B&Tc of La Junta	La Junta	55.0	0.137	0.95	8,584	183	<\$100M	80.0	3,706	150	0.009
Mancos Valley Bank	Mancos	55.0	0.146	1	5,731	116	<\$100M	60.0	1,395	86	0
UMB Bank Colorado NA	Denver	55.0	0.113	0.395	46,882	309	\$100M-500M	45.0	4,169	172	0
New West Bank	Greeley	55.0	0.255	0.9	10,008	69	<\$100M	37.5	1,037	31	0
Peoples NB Monument	Monument	55.0	0.184	0.738	19,286	99	\$100M-500M	25.0	1,081	35	0
First Western Tr Bank	Denver	55.0	0.251	1	4,811	17	<\$100M	15.0	145	2	0
First NB of Stratton	Stratton	52.5	0.103	1	3,952	144	<\$100M	82.5	3,952	144	0
High Plains Bank	Flagler	52.5	0.181	0.576	12,735	229	<\$100M	80.0	4,993	171	0
State Bank La Junta	La Junta	52.5	0.166	0.98	8,845	134	<\$100M	70.0	2,940	103	0.011
Firstbank of Vail	Vail	52.5	0.057	0.733	14,355	248	\$100M-500M	62.5	3,243	189	0
Farmers St Bank	Fort Morgan	52.5	0.119	0.689	16,652	191	\$100M-500M	57.5	3,448	139	0
Rocky Mountain B&Tc Florence	Florence	52.5	0.104	1	9,671	105	<\$100M	55.0	2,525	71	0
First NB In Lamar	Lamar	50.0	0.111	0.429	18,127	310	\$100M-500M	67.5	5,123	235	0
State Bank	Rocky Ford	50.0	0.248	0.947	4,621	53	<\$100M	50.0	964	34	0
First St Bank	Idaho Springs	50.0	0.225	0.871	6,733	33	<\$100M	15.0	280	10	0
First NB	Julesburg	47.5	0.102	0.636	9,277	190	<\$100M	77.5	4,385	160	0
Wray St Bank	Wray	47.5	0.145	0.932	6,249	124	<\$100M	67.5	2,337	103	0
Palisades NB	Palisade	47.5	0.098	1	3,515	101	<\$100M	62.5	1,335	86	0
First NB Cortez	Cortez	47.5	0.099	0.877	6,892	136	<\$100M	60.0	2,042	106	0.007
Clear Creek NB	Georgetown	47.5	0.262	0.732	5,744	71	<\$100M	52.5	1,156	40	0
First Pioneer NB	Wray	45.0	0.075	0.754	8,090	189	\$100M-500M	50.0	1,798	108	0.004
Champion Bank	Parker	45.0	0.154	1	1,443	17	<\$100M	50.0	520	14	0
Millennium Bank	Edwards	45.0	0.166	0.927	7,272	37	<\$100M	22.5	516	12	0
Firstier Bank	Louisville	45.0	0.205	0.72	8,685	39	<\$100M	20.0	385	14	0
Citizens NB of Akron	Akron	42.5	0.055	1	2,480	51	<\$100M	65.0	2,480	51	0.005
Colorado St Bank	Walsh	42.5	0.071	1	2,267	71	<\$100M	62.5	1,180	67	0
Farmers St Bank of Brush	Brush	42.5	0.032	1	1,113	53	<\$100M	55.0	1,113	53	0.005
State Bank of Wiley	Wiley	42.5	0.13	0.626	9,225	164	<\$100M	52.5	1,920	90	0
Firstbank of Avon	Avon	42.5	0.039	0.543	11,567	185	\$100M-500M	45.0	1,818	139	0
Mountain Valley Bank	Walden	40.0	0.067	1	1,053	50	<\$100M	62.5	1,053	50	0
First United Bank	Englewood	40.0	0.126	0.401	20,890	101	\$100M-500M	27.5	1,807	48	0
First NB of Fleming	Fleming	37.5	0.083	1	939	30	<\$100M	62.5	939	30	0
First Mtn Bank	Leadville	37.5	0.044	1	1,006	19	<\$100M	55.0	1,006	19	0
Centennial Bank	Centennial	37.5	0.035	1	2,024	49	<\$100M	47.5	773	43	0
Firstbank of Colorado	Lakewood	37.5	0.022	0.446	18,270	146	\$500M-\$1B	45.0	3,741	85	0.032
Firstbank of South Jeffco	Littleton	37.5	0.023	0.609	11,008	162	\$100M-500M	40.0	1,642	125	0
Bank of Burlington	Burlington	37.5	0.058	0.997	2,333	35	<\$100M	40.0	493	24	0

**Table 3A Expanded. Banks' Small Business Lending in Colorado Using Call Report Data, June 2004**

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Firstbank of Silverthorne	Silverthorne	37.5	0.04	0.724	5,684	91	\$100M-500M	35.0	881	65	0
Steele Street St Bank	Denver	37.5	0.195	0.491	8,836	46	<\$100M	20.0	494	17	0
Bankers Bank of The West	Denver	37.5	0.066	0.453	23,669	85	\$100M-500M	12.5	488	10	0.001
Home Loan Ind Bank	Grand Junction	35.0	0.008	1	388	69	<\$100M	47.5	388	69	0
Firstbank Cherry Creek	Denver	32.5	0.019	0.638	5,905	93	\$100M-500M	40.0	1,437	74	0
Firstbank Breckenridge	Breckenridge	32.5	0.068	0.603	7,424	62	\$100M-500M	30.0	1,089	38	0
Firstbank of Aurora	Aurora	32.5	0.019	0.636	6,188	95	\$100M-500M	22.5	506	72	0
Firstbank Denver	Denver	32.5	0.044	0.478	12,119	76	\$100M-500M	17.5	659	35	0
Firstbank of Tech Ctr	Greenwood Village	30.0	0.029	0.467	10,966	81	\$100M-500M	25.0	958	50	0
Firstbank	Littleton	27.5	0.024	0.428	5,859	111	\$100M-500M	37.5	1,188	88	0
Firstbank Northern Colorado	Fort Collins	25.0	0.024	0.478	4,045	82	\$100M-500M	42.5	1,258	69	0
Firstbank of Longmont	Longmont	25.0	0.012	0.324	3,837	93	\$100M-500M	32.5	1,094	81	0
Firstbank of Wheat Ridge	Wheat Ridge	25.0	0.022	0.393	6,192	117	\$100M-500M	30.0	995	91	0
Firstbank of Lakewood	Lakewood	25.0	0.021	0.51	5,609	68	\$100M-500M	22.5	424	50	0
Firstbank of Colorado Spring	Colorado Springs	25.0	0.021	0.624	2,557	34	\$100M-500M	15.0	165	27	0
Firstbank North	Westminster	22.5	0.01	0.475	2,979	76	\$100M-500M	32.5	632	67	0
Firstbank Arvada	Arvada	22.5	0.012	0.463	2,972	77	\$100M-500M	27.5	426	65	0
Firstbank of Littleton	Littleton	22.5	0.014	0.27	4,609	81	\$100M-500M	25.0	724	59	0
Air Academy NB	U.S. Air Force Acad	22.5	0.053	0.223	4,821	25	<\$100M	15.0	445	13	0
Mcclave St Bank	Mcclave	20.0	0.037	0.609	587	19	<\$100M	47.5	438	17	0
Firstbank	Evergreen	20.0	0.021	0.582	1,991	24	<\$100M	25.0	292	17	0
Firstbank of Douglas Cty	Castle Rock	20.0	0.011	0.512	2,879	51	\$100M-500M	22.5	405	42	0
Firstbank of Boulder	Boulder	17.5	0.009	0.359	3,633	89	\$100M-500M	32.5	867	76	0
Firstbank of Arapahoe Cty	Centennial	15.0	0.009	0.237	2,403	52	\$100M-500M	22.5	487	44	0
Firstbank El Paso Cty	Colorado Springs	12.5	0.007	0.317	546	31	<\$100M	17.5	123	28	0
Weststar Bank	Vail	12.5	0	0	50	30	\$500M-\$1B	12.5	50	30	0
Firstbank of Greeley	Greeley	10.0	0.007	0.289	292	9	<\$100M	22.5	106	8	0
Firstbank Adams Cty	Thornton	10.0	0.001	0.042	94	15	\$100M-500M	15.0	94	15	0
Firstbank of Parker	Parker	10.0	0.005	0.324	464	16	<\$100M	10.0	35	14	0
5 Star Bank Co Ind Bank	Colorado Springs	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0.396
Young Amer Bank	Denver	0.0	0	.	-	-	<\$100M	0.0	-	-	0.002
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 Bank	Englewood	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
Trust Co of Amer	Englewood	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
Wells Fargo Bank Grand Jct-Dt	Grand Junction	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Wells Fargo Bank Grand Junctio	Grand Junction	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Trust Industrial Bank	Denver	0.0	0	.	-	-	<\$100M	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/](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.