



Comptroller of the Currency
Administrator of National Banks

PUBLIC DISCLOSURE

August 9, 1996

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Colorado
Charter Number 18436

2155 Resort Drive
Steamboat Springs, Colorado 80477

Comptroller of the Currency
50 Fremont Street, Suite 3900
San Francisco, California 94105

NOTE: This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

GENERAL INFORMATION

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision, to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the Community Reinvestment Act (CRA) performance of First National Bank of Colorado prepared by the Office of the Comptroller of the Currency, the institution's supervisory agency, as of August 9, 1996. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

INSTITUTION'S CRA RATING: This institution is rated “.”

Type one or two sentences starting here.

The following table indicates the performance level of First National Bank of Colorado with respect to each of the five performance criteria.

SMALL INSTITUTION ASSESSMENT CRITERIA	First National Bank of Colorado Performance Levels		
	Exceeds Standards for Satisfactory Performance	Meets Standards for Satisfactory Performance	Does Not Meet Standards for Satisfactory Performance
Loan-to-Deposit Ratio			
Lending in Assessment Area			
Lending to Borrowers of Different Incomes and to Businesses of Different Sizes			
Geographic Distribution of Loans			
Response to Complaints			

DESCRIPTION OF INSTITUTION:

Type one or two paragraphs here.

DESCRIPTION OF (Name of ASSESSMENT AREA):

Type one or two paragraphs here.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA:

Type CRA performance paragraphs here.