

Table 3A Expanded. Small Business Lending Institutions in Colorado Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup> (10)	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Yampa Valley Bank	Steamboat Spring	87.5	0.243	0.827	43,454	374	100M-500M	90.0	5,819	219	0.000
First State Bank of Colorado	Hotchkiss	85.0	0.240	0.799	42,330	454	100M-500M	85.0	4,487	284	0.001
High Country Bank	Salida	82.5	0.220	0.851	40,643	285	100M-500M	75.0	4,045	131	0.000
Valley Bank & Trust	Brighton	80.0	0.189	0.747	47,770	307	100M-500M	72.5	3,931	174	0.000
The Colorado Bank and Trust Company	La Junta	77.5	0.191	0.930	18,202	324	<100M	95.0	5,309	259	0.005
Fort Morgan State Bank	Fort Morgan	77.5	0.252	0.768	29,523	251	100M-500M	87.5	4,985	150	0.000
Canon National Bank	Canon City	77.5	0.192	0.586	43,376	260	100M-500M	57.5	2,879	102	0.000
Points West Community Bank	Julesburg	77.5	0.152	0.840	30,202	389	100M-500M	87.5	4,707	254	0.000
Collegiate Peaks Bank	Buena Vista	77.5	0.235	0.535	50,106	349	100M-500M	75.0	4,684	152	0.000
North Valley Bank	Thornton	77.5	0.266	0.680	35,466	259	100M-500M	67.5	2,601	134	0.000
Pikes Peak National Bank	Colorado Springs	75.0	0.316	0.847	23,992	157	<100M	42.5	864	64	0.000
The Home State Bank	Loveland	75.0	0.148	0.517	92,646	959	500M-1B	82.5	10,668	607	0.002
Timberline Bank	Grand Junction	72.5	0.239	0.633	38,468	210	100M-500M	67.5	3,399	95	0.000
First Southwest Bank	Alamosa	72.5	0.173	0.621	42,620	316	100M-500M	72.5	3,897	147	0.000
Millennium Bank	Edwards	72.5	0.177	0.570	44,525	296	100M-500M	62.5	3,236	130	0.000
Montrose Bank	Montrose	72.5	0.126	0.858	27,699	423	100M-500M	90.0	5,608	290	0.000
Advantage Bank	Loveland	70.0	0.165	0.503	47,758	350	100M-500M	82.5	6,964	202	0.000
Verus Bank of Commerce	Fort Collins	70.0	0.234	0.348	57,182	293	100M-500M	45.0	2,087	97	0.000
Pine River Valley Bank	Bayfield	70.0	0.173	0.784	26,232	237	100M-500M	82.5	3,950	149	0.000
Park State Bank & Trust	Woodland Park	70.0	0.229	0.910	19,396	127	<100M	55.0	1,390	71	0.000
Grand Mountain Bank, FSB	Granby	70.0	0.191	0.983	18,442	144	<100M	62.5	1,889	75	0.000
Centennial Bank	Centennial	70.0	0.256	0.553	37,716	161	100M-500M	40.0	1,475	51	0.000
Alamosa State Bank	Alamosa	70.0	0.151	0.664	27,346	305	100M-500M	82.5	4,306	214	0.001
The Bank at Broadmoor	Colorado Springs	70.0	0.186	0.667	34,054	227	100M-500M	65.0	3,402	99	0.001
Community State Bank	Lamar	67.5	0.160	0.856	12,791	280	<100M	95.0	5,511	238	0.000
Mountain Valley Bank	Walden	67.5	0.173	0.704	25,564	244	100M-500M	82.5	3,834	147	0.000
Colorado East Bank & Trust	Lamar	67.5	0.111	0.485	89,820	979	500M-1B	85.0	14,341	658	0.000
Premier Bank	Denver	67.5	0.414	0.681	20,334	139	<100M	25.0	457	22	0.000
Steele Street Bank & Trust	Denver	67.5	0.152	0.422	63,829	308	100M-500M	50.0	3,268	80	0.000
Citywide Banks	Aurora	67.5	0.129	0.283	133,923	901	1B-10B	65.0	8,620	388	0.000
The Bank of Denver	Denver	67.5	0.220	0.596	39,617	144	100M-500M	25.0	1,007	33	0.000
CoBiz Bank	Denver	65.0	0.116	0.227	288,040	2,415	1B-10B	60.0	13,703	859	0.000
Bank of Colorado	Fort Collins	65.0	0.105	0.353	228,825	1,686	1B-10B	65.0	15,901	804	0.001
The Dolores State Bank	Dolores	65.0	0.127	0.921	16,556	218	100M-500M	87.5	4,035	163	0.000
The Pueblo Bank and Trust Company	Pueblo	65.0	0.130	0.411	40,401	327	100M-500M	57.5	2,899	158	0.000
First National Bank of the Rockies	Grand Junction	65.0	0.114	0.641	37,625	352	100M-500M	75.0	4,522	190	0.001
Wray State Bank	Wray	62.5	0.141	0.904	13,443	191	<100M	82.5	3,371	136	0.000
Legacy Bank	Wiley	62.5	0.135	0.445	34,546	373	100M-500M	70.0	3,885	199	0.000

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Alpine Bank	Glenwood Springs	62.5	0.077	0.319	175,058	2,477	1B-10B	70.0	17,602	1,848	0.000
The First National Bank of Las Animas	Las Animas	62.5	0.108	0.573	31,877	402	100M-500M	82.5	5,623	280	0.000
ANB Bank	Denver	62.5	0.065	0.419	125,074	1,007	1B-10B	65.0	8,762	516	0.000
Guaranty Bank and Trust Company	Denver	62.5	0.096	0.215	168,135	1,201	1B-10B	62.5	9,840	529	0.000
Colorado National Bank	Palisade	60.0	0.228	0.857	12,409	110	<100M	32.5	347	71	0.000
The Gunnison Bank and Trust Compar	Gunnison	60.0	0.240	0.751	15,807	121	<100M	57.5	1,398	76	0.000
Bank of Estes Park	Estes Park	60.0	0.222	0.558	24,295	140	100M-500M	45.0	1,410	61	0.000
Castle Rock Bank	Castle Rock	60.0	0.180	0.694	19,207	118	100M-500M	47.5	1,446	54	0.000
First FarmBank	Greeley	57.5	0.162	0.875	12,700	102	<100M	62.5	1,540	56	0.000
The Citizens State Bank of Ouray	Ouray	57.5	0.157	0.843	14,263	131	<100M	75.0	2,590	80	0.003
Redstone Bank	Centennial	57.5	0.274	0.626	16,393	91	<100M	32.5	715	38	0.000
Farmers Bank	Ault	57.5	0.114	0.616	26,189	232	100M-500M	72.5	3,809	134	0.000
First American State Bank	Greenwood Villag	57.5	0.148	0.397	37,988	159	100M-500M	32.5	1,501	49	0.000
Citizens Bank of Pagosa Springs	Pagosa Springs	57.5	0.207	0.817	14,467	99	<100M	55.0	1,340	50	0.000
First Colorado National Bank	Paonia	57.5	0.308	0.547	13,451	150	<100M	40.0	765	27	0.000
Cache Bank and Trust	Greeley	57.5	0.151	0.550	26,335	153	100M-500M	50.0	1,939	63	0.000
FirstBank	Lakewood	57.5	0.036	0.308	434,896	7,076	10B-50B	62.5	33,664	5,740	0.006
UMB Bank Colorado, National Associat	Denver	57.5	0.072	0.218	116,479	790	1B-10B	62.5	10,289	419	0.000
Fowler State Bank	Fowler	55.0	0.101	1.000	6,757	173	<100M	85.0	2,558	150	0.000
Kit Carson State Bank	Kit Carson	55.0	0.115	0.920	8,628	174	<100M	85.0	3,331	142	0.000
Farmers State Bank of Calhan	Calhan	55.0	0.094	0.663	18,637	287	100M-500M	85.0	4,282	217	0.005
Mountain View Bank of Commerce	Westminster	52.5	0.304	0.543	16,799	55	<100M	17.5	345	10	0.000
The Citizens State Bank of Cortez	Cortez	52.5	0.132	0.701	10,204	159	<100M	80.0	2,558	109	0.000
First Western Trust Bank	Denver	52.5	0.101	0.242	70,307	221	500M-1B	32.5	2,534	57	0.000
5Star Bank	Colorado Springs	52.5	0.153	0.379	27,858	146	100M-500M	37.5	1,555	56	0.000
The First National Bank in Trinidad	Trinidad	50.0	0.057	0.922	10,845	159	100M-500M	70.0	2,529	109	0.000
First National Bank, Cortez	Cortez	50.0	0.130	0.774	11,743	103	<100M	70.0	2,057	63	0.005
Flatirons Bank	Boulder	50.0	0.174	0.543	18,083	75	100M-500M	35.0	1,098	27	0.000
New West Bank	Greeley	50.0	0.141	0.552	22,908	117	100M-500M	42.5	1,623	32	0.000
Colorado Community Bank	Yuma	50.0	0.073	0.302	37,648	239	500M-1B	47.5	2,755	115	0.000
Del Norte Bank	Del Norte	47.5	0.139	0.889	6,830	65	<100M	52.5	922	37	0.000
Evergreen National Bank	Evergreen	47.5	0.117	0.836	11,538	118	<100M	55.0	1,382	75	0.003
Front Range Bank	Lakewood	47.5	0.127	0.603	19,992	82	100M-500M	30.0	990	24	0.000
Mancos Valley Bank	Mancos	47.5	0.129	0.881	10,232	98	<100M	50.0	1,022	49	0.000
First Pioneer National Bank	Wray	45.0	0.039	0.908	6,534	154	100M-500M	70.0	2,230	91	0.002
Mile High Banks	Longmont	45.0	0.064	0.134	53,692	199	500M-1B	30.0	1,640	59	0.000
Integrity Bank & Trust	Monument	45.0	0.133	0.701	14,299	69	100M-500M	32.5	875	12	0.000
High Plains Bank	Flagler	45.0	0.110	0.702	11,650	148	100M-500M	80.0	2,602	106	0.000
Summit Bank & Trust	Broomfield	45.0	0.177	0.392	18,219	78	100M-500M	17.5	374	21	0.000
Rocky Mountain Bank & Trust Florenc	Florence	42.5	0.122	0.797	12,179	46	100M-500M	25.0	537	14	0.000

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
San Luis Valley Federal Bank	Alamosa	42.5	0.066	0.725	16,226	123	100M-500M	45.0	1,697	57	0.000
The First National Bank of Fleming	Fleming	42.5	0.105	1.000	2,301	45	<100M	75.0	2,301	45	0.000
Century Savings and Loan Association	Trinidad	42.5	0.077	1.000	8,085	59	100M-500M	50.0	1,310	24	0.000
Morgan Federal Bank	Fort Morgan	42.5	0.072	0.990	7,466	57	100M-500M	42.5	935	24	0.000
Frontier Bank	Lamar	42.5	0.080	0.415	17,421	170	100M-500M	55.0	2,249	89	0.000
Solera National Bank	Lakewood	42.5	0.122	0.491	18,877	79	100M-500M	12.5	327	14	0.000
The First National Bank of Durango	Durango	42.5	0.049	0.264	21,513	219	100M-500M	45.0	2,211	138	0.000
Home Loan State Bank	Grand Junction	40.0	0.110	0.849	7,126	59	<100M	50.0	981	39	0.000
Rio Grande Savings and Loan Associat	Monte Vista	40.0	0.073	0.945	7,097	62	<100M	52.5	1,187	33	0.000
The State Bank	La Junta	37.5	0.091	0.610	8,627	142	<100M	57.5	1,427	83	0.005
Gunnison Savings and Loan Associatio	Gunnison	37.5	0.048	1.000	5,122	27	100M-500M	20.0	282	5	0.000
Peoples National Bank	Colorado Springs	37.5	0.091	0.544	17,598	89	100M-500M	22.5	742	27	0.000
Champion Bank	Parker	37.5	0.190	0.472	12,149	38	<100M	10.0	174	10	0.000
Peoples National Bank Leadville	Leadville	35.0	0.096	0.913	4,784	24	<100M	20.0	163	8	0.000
The Eastern Colorado Bank	Cheyenne Wells	35.0	0.072	0.378	17,238	149	100M-500M	42.5	1,559	76	0.000
The Farmers State Bank of Brush	Brush	35.0	0.043	1.000	4,240	66	<100M	65.0	1,723	55	0.003
The First National Bank of Hugo	Hugo	35.0	0.070	0.702	7,523	117	100M-500M	65.0	1,575	88	0.000
The Colorado State Bank of Walsh	Walsh	32.5	0.039	0.999	1,650	32	<100M	55.0	667	29	0.000
Colorado Federal Savings Bank	Greenwood Villag	32.5	0.000	0.970	32	1	1B-10B	32.5	32	1	0.000
Native American Bank, National Assoc	Denver	32.5	0.136	0.225	9,940	74	<100M	27.5	645	40	0.000
Equitable Savings and Loan Associatio	Sterling	32.5	0.001	0.996	263	3	100M-500M	15.0	7	1	0.000
The Bank of Burlington	Burlington	32.5	0.022	0.999	1,447	32	<100M	42.5	469	24	0.000
McClave State Bank	Mcclave	32.5	0.071	0.919	1,702	35	<100M	60.0	712	30	0.000
Academy Bank, National Association	Colorado Springs	27.5	0.054	0.331	15,686	82	100M-500M	17.5	425	31	0.000
Bankers' Bank of the West	Denver	20.0	0.041	0.182	14,177	58	100M-500M	10.0	215	4	0.000
Young Americans Bank	Denver	10.0	-	-	-	-	<100M	10.0	-	-	0.001
Trust Company of America	Centennial	10.0	-	-	-	-	500M-1B	10.0	-	-	0.000
AMG National Trust Bank	Boulder	10.0	0.026	0.165	4,824	17	100M-500M	10.0	72	2	0.000

<sup>1</sup> TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 3B. Expanded. Micro Business Lending Institutions in Colorado Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	Asset Size (6)	(7)	(1,000) (8)	(9)	Amount/TA <sup>1</sup> (10)
The Colorado Bank and Trust Company of La	La Junta	95.0	0.056	0.271	5,309	259	<100M	77.5	18,202	324	0.005
Community State Bank	Lamar	95.0	0.069	0.369	5,511	238	<100M	67.5	12,791	280	0.000
Yampa Valley Bank	Steamboat Spring	90.0	0.033	0.111	5,819	219	100M-500M	87.5	43,454	374	0.000
MontroseBank	Montrose	90.0	0.026	0.174	5,608	290	100M-500M	72.5	27,699	423	0.000
Fort Morgan State Bank	Fort Morgan	87.5	0.042	0.130	4,985	150	100M-500M	77.5	29,523	251	0.000
Points West Community Bank	Julesburg	87.5	0.024	0.131	4,707	254	100M-500M	77.5	30,202	389	0.000
The Dolores State Bank	Dolores	87.5	0.031	0.224	4,035	163	100M-500M	65.0	16,556	218	0.000
Kit Carson State Bank	Kit Carson	85.0	0.044	0.355	3,331	142	<100M	55.0	8,628	174	0.000
Farmers State Bank of Calhan	Calhan	85.0	0.022	0.152	4,282	217	100M-500M	55.0	18,637	287	0.005
Colorado East Bank & Trust	Lamar	85.0	0.018	0.077	14,341	658	500M-1B	67.5	89,820	979	0.000
First State Bank of Colorado	Hotchkiss	85.0	0.025	0.085	4,487	284	100M-500M	85.0	42,330	454	0.001
Fowler State Bank	Fowler	85.0	0.038	0.379	2,558	150	<100M	55.0	6,757	173	0.000
Alamosa State Bank	Alamosa	82.5	0.024	0.105	4,306	214	100M-500M	70.0	27,346	305	0.001
The Home State Bank	Loveland	82.5	0.017	0.060	10,668	607	500M-1B	75.0	92,646	959	0.002
Advantage Bank	Loveland	82.5	0.024	0.073	6,964	202	100M-500M	70.0	47,758	350	0.000
Wray State Bank	Wray	82.5	0.035	0.227	3,371	136	<100M	62.5	13,443	191	0.000
The First National Bank of Las Animas	Las Animas	82.5	0.019	0.101	5,623	280	100M-500M	62.5	31,877	402	0.000
Mountain Valley Bank	Walden	82.5	0.026	0.106	3,834	147	100M-500M	67.5	25,564	244	0.000
Pine River Valley Bank	Bayfield	82.5	0.026	0.118	3,950	149	100M-500M	70.0	26,232	237	0.000
The Citizens State Bank of Cortez	Cortez	80.0	0.033	0.176	2,558	109	<100M	52.5	10,204	159	0.000
High Plains Bank	Flagler	80.0	0.025	0.157	2,602	106	100M-500M	45.0	11,650	148	0.000
Collegiate Peaks Bank	Buena Vista	75.0	0.022	0.050	4,684	152	100M-500M	77.5	50,106	349	0.000
The First National Bank of Fleming	Fleming	75.0	0.105	1.000	2,301	45	<100M	42.5	2,301	45	0.000
The Citizens State Bank of Ouray	Ouray	75.0	0.028	0.153	2,590	80	<100M	57.5	14,263	131	0.003
High Country Bank	Salida	75.0	0.022	0.085	4,045	131	100M-500M	82.5	40,643	285	0.000
First National Bank of the Rockies	Grand Junction	75.0	0.014	0.077	4,522	190	100M-500M	65.0	37,625	352	0.001
Farmers Bank	Ault	72.5	0.017	0.090	3,809	134	100M-500M	57.5	26,189	232	0.000
First Southwest Bank	Alamosa	72.5	0.016	0.057	3,897	147	100M-500M	72.5	42,620	316	0.000
Valley Bank & Trust	Brighton	72.5	0.016	0.061	3,931	174	100M-500M	80.0	47,770	307	0.000
The First National Bank in Trinidad	Trinidad	70.0	0.013	0.215	2,529	109	100M-500M	50.0	10,845	159	0.000
Legacy Bank	Wiley	70.0	0.015	0.050	3,885	199	100M-500M	62.5	34,546	373	0.000
First National Bank, Cortez	Cortez	70.0	0.023	0.136	2,057	63	<100M	50.0	11,743	103	0.005
First Pioneer National Bank	Wray	70.0	0.013	0.310	2,230	91	100M-500M	45.0	6,534	154	0.002
Alpine Bank	Glenwood Springs	70.0	0.008	0.032	17,602	1,848	1B-10B	62.5	175,058	2,477	0.000
Timberline Bank	Grand Junction	67.5	0.021	0.056	3,399	95	100M-500M	72.5	38,468	210	0.000
North Valley Bank	Thornton	67.5	0.019	0.050	2,601	134	100M-500M	77.5	35,466	259	0.000
The First National Bank of Hugo	Hugo	65.0	0.015	0.147	1,575	88	100M-500M	35.0	7,523	117	0.000
Citywide Banks	Aurora	65.0	0.008	0.018	8,620	388	1B-10B	67.5	133,923	901	0.000

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ANB Bank	Denver	65.0	0.005	0.029	8,762	516	1B-10B	62.5	125,074	1,007	0.000
The Farmers State Bank of Brush	Brush	65.0	0.018	0.406	1,723	55	<100M	35.0	4,240	66	0.003
The Bank at Broadmoor	Colorado Springs	65.0	0.019	0.067	3,402	99	100M-500M	70.0	34,054	227	0.001
Bank of Colorado	Fort Collins	65.0	0.007	0.025	15,901	804	1B-10B	65.0	228,825	1,686	0.001
UMB Bank Colorado, National Association	Denver	62.5	0.006	0.019	10,289	419	1B-10B	57.5	116,479	790	0.000
FirstBank	Lakewood	62.5	0.003	0.024	33,664	5,740	10B-50B	57.5	434,896	7,076	0.006
First FarmBank	Greeley	62.5	0.020	0.106	1,540	56	<100M	57.5	12,700	102	0.000
Guaranty Bank and Trust Company	Denver	62.5	0.006	0.013	9,840	529	1B-10B	62.5	168,135	1,201	0.000
Millennium Bank	Edwards	62.5	0.013	0.041	3,236	130	100M-500M	72.5	44,525	296	0.000
Grand Mountain Bank, FSB	Granby	62.5	0.020	0.101	1,889	75	<100M	70.0	18,442	144	0.000
CoBiz Bank	Denver	60.0	0.005	0.011	13,703	859	1B-10B	65.0	288,040	2,415	0.000
McClave State Bank	Mcclave	60.0	0.030	0.384	712	30	<100M	32.5	1,702	35	0.000
The Gunnison Bank and Trust Company	Gunnison	57.5	0.021	0.066	1,398	76	<100M	60.0	15,807	121	0.000
The Pueblo Bank and Trust Company	Pueblo	57.5	0.009	0.030	2,899	158	100M-500M	65.0	40,401	327	0.000
The State Bank	La Junta	57.5	0.015	0.101	1,427	83	<100M	37.5	8,627	142	0.005
Canon National Bank	Canon City	57.5	0.013	0.039	2,879	102	100M-500M	77.5	43,376	260	0.000
Citizens Bank of Pagosa Springs	Pagosa Springs	55.0	0.019	0.076	1,340	50	<100M	57.5	14,467	99	0.000
Frontier Bank	Lamar	55.0	0.010	0.054	2,249	89	100M-500M	42.5	17,421	170	0.000
Evergreen National Bank	Evergreen	55.0	0.014	0.100	1,382	75	<100M	47.5	11,538	118	0.003
Park State Bank & Trust	Woodland Park	55.0	0.016	0.065	1,390	71	<100M	70.0	19,396	127	0.000
The Colorado State Bank of Walsh	Walsh	55.0	0.016	0.404	667	29	<100M	32.5	1,650	32	0.000
Rio Grande Savings and Loan Association	Monte Vista	52.5	0.012	0.158	1,187	33	<100M	40.0	7,097	62	0.000
Del Norte Bank	Del Norte	52.5	0.019	0.120	922	37	<100M	47.5	6,830	65	0.000
Century Savings and Loan Association	Trinidad	50.0	0.012	0.162	1,310	24	100M-500M	42.5	8,085	59	0.000
Cache Bank and Trust	Greeley	50.0	0.011	0.040	1,939	63	100M-500M	57.5	26,335	153	0.000
Home Loan State Bank	Grand Junction	50.0	0.015	0.117	981	39	<100M	40.0	7,126	59	0.000
Mancos Valley Bank	Mancos	50.0	0.013	0.088	1,022	49	<100M	47.5	10,232	98	0.000
Steele Street Bank & Trust	Denver	50.0	0.008	0.022	3,268	80	100M-500M	67.5	63,829	308	0.000
Castle Rock Bank	Castle Rock	47.5	0.014	0.052	1,446	54	100M-500M	60.0	19,207	118	0.000
Colorado Community Bank	Yuma	47.5	0.005	0.022	2,755	115	500M-1B	50.0	37,648	239	0.000
San Luis Valley Federal Bank	Alamosa	45.0	0.007	0.076	1,697	57	100M-500M	42.5	16,226	123	0.000
The First National Bank of Durango	Durango	45.0	0.005	0.027	2,211	138	100M-500M	42.5	21,513	219	0.000
Verus Bank of Commerce	Fort Collins	45.0	0.009	0.013	2,087	97	100M-500M	70.0	57,182	293	0.000
Bank of Estes Park	Estes Park	45.0	0.013	0.032	1,410	61	100M-500M	60.0	24,295	140	0.000
The Eastern Colorado Bank	Cheyenne Wells	42.5	0.006	0.034	1,559	76	100M-500M	35.0	17,238	149	0.000
The Bank of Burlington	Burlington	42.5	0.007	0.324	469	24	<100M	32.5	1,447	32	0.000
Pikes Peak National Bank	Colorado Springs	42.5	0.011	0.030	864	64	<100M	75.0	23,992	157	0.000
Morgan Federal Bank	Fort Morgan	42.5	0.009	0.124	935	24	100M-500M	42.5	7,466	57	0.000
New West Bank	Greeley	42.5	0.010	0.039	1,623	32	100M-500M	50.0	22,908	117	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Colorado Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			CC Amount/TA <sup>1</sup>
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
First Colorado National Bank	Paonia	40.0	0.017	0.031	765	27	<100M	57.5	13,451	150	0.000
Centennial Bank	Centennial	40.0	0.010	0.022	1,475	51	100M-500M	70.0	37,716	161	0.000
5Star Bank	Colorado Springs	37.5	0.009	0.021	1,555	56	100M-500M	52.5	27,858	146	0.000
FlatIrons Bank	Boulder	35.0	0.011	0.033	1,098	27	100M-500M	50.0	18,083	75	0.000
Colorado National Bank	Palisade	32.5	0.006	0.024	347	71	<100M	60.0	12,409	110	0.000
Integrity Bank & Trust	Monument	32.5	0.008	0.043	875	12	100M-500M	45.0	14,299	69	0.000
Redstone Bank	Centennial	32.5	0.012	0.027	715	38	<100M	57.5	16,393	91	0.000
Colorado Federal Savings Bank	Greenwood Villag	32.5	0.000	0.970	32	1	1B-10B	32.5	32	1	0.000
First American State Bank	Greenwood Villag	32.5	0.006	0.016	1,501	49	100M-500M	57.5	37,988	159	0.000
First Western Trust Bank	Denver	32.5	0.004	0.009	2,534	57	500M-1B	52.5	70,307	221	0.000
Front Range Bank	Lakewood	30.0	0.006	0.030	990	24	100M-500M	47.5	19,992	82	0.000
Mile High Banks	Longmont	30.0	0.002	0.004	1,640	59	500M-1B	45.0	53,692	199	0.000
Native American Bank, National Association	Denver	27.5	0.009	0.015	645	40	<100M	32.5	9,940	74	0.000
Premier Bank	Denver	25.0	0.009	0.015	457	22	<100M	67.5	20,334	139	0.000
Rocky Mountain Bank & Trust Florence	Florence	25.0	0.005	0.035	537	14	100M-500M	42.5	12,179	46	0.000
The Bank of Denver	Denver	25.0	0.006	0.015	1,007	33	100M-500M	67.5	39,617	144	0.000
Peoples National Bank	Colorado Springs	22.5	0.004	0.023	742	27	100M-500M	37.5	17,598	89	0.000
Gunnison Savings and Loan Association	Gunnison	20.0	0.003	0.055	282	5	100M-500M	37.5	5,122	27	0.000
Peoples National Bank Leadville	Leadville	20.0	0.003	0.031	163	8	<100M	35.0	4,784	24	0.000
Academy Bank, National Association	Colorado Springs	17.5	0.001	0.009	425	31	100M-500M	27.5	15,686	82	0.000
Mountain View Bank of Commerce	Westminster	17.5	0.006	0.011	345	10	<100M	52.5	16,799	55	0.000
Summit Bank & Trust	Broomfield	17.5	0.004	0.008	374	21	100M-500M	45.0	18,219	78	0.000
Equitable Savings and Loan Association	Sterling	15.0	0.000	0.027	7	1	100M-500M	32.5	263	3	0.000
Solera National Bank	Lakewood	12.5	0.002	0.009	327	14	100M-500M	42.5	18,877	79	0.000
AMG National Trust Bank	Boulder	10.0	0.000	0.002	72	2	100M-500M	10.0	4,824	17	0.000
Bankers' Bank of the West	Denver	10.0	0.001	0.003	215	4	100M-500M	20.0	14,177	58	0.000
Champion Bank	Parker	10.0	0.003	0.007	174	10	<100M	37.5	12,149	38	0.000
Young Americans Bank	Denver	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.001
Trust Company of America	Centennial	10.0	0.000	0.000	-	-	500M-1B	10.0	-	-	0.000

<sup>1</sup>TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.