

SSBCI Annual Report

Colorado

2012

Overview

	2012	Cumulative
Number of Loan/Investments	13	13
Amount Loaned/Invested	\$3,059,612.80	\$3,059,612.80
<i>Portion From Other Public Subsidies</i>	\$68,200.00	\$68,200.00
Subsequent Private Financing	\$0.00	\$0.00
Average Loan/Investment Size	\$235,354.83	\$235,354.83
Maximum Loan/Investment Size	\$794,000.00	\$794,000.00
Average FTEs	4.23	4.23
Maximum FTEs	15.00	15.00

Allocated Funds Used	2012	Cumulative
SSBCI Contributions To Reserve Fund	\$0.00	\$0.00
SSBCI Funds Used In Loan Participations	\$0.00	\$0.00
SSBCI Funds Set Aside To Cover Loan Guarantees	\$0.00	\$0.00
SSBCI Funds Set Aside To Cover Collateral Support	\$402,025.00	\$402,025.00
SSBCI Funds Invested By State-Run VC Program	\$0.00	\$0.00
Other SSBCI Funds Used For Credit Enhancement	\$0.00	\$0.00
SSBCI Funds Used For The Administration of a CAP	\$0.00	\$0.00
SSBCI Funds Used For The Administration Of OCSPs	\$139,000.00	\$139,000.00
Total Allocated Funds Used:	\$541,025.00	\$541,025.00

Summary of Program Results

	2012	Cumulative
CAP Private Leverage Ratio	0.00:1	0.00:1
OCSP Private Leverage Ratio	5.53:1	5.53:1
Cumulative Private Leverage Ratio	5.53:1	5.53:1

	2012	Cumulative
Jobs Created	4.00	4.00
Jobs Retained	55.00	55.00
SSBCI Dollars Per Job Created/Retained	\$9,169.92	\$9,169.92
Total FTEs in Businesses Receiving Loans/Investments	55	55

Percent of Loans/Investments in LMI Communities:		
	2012	Cumulative
<i>By Number of Loans/Investments</i>	92.31%	92.31%
<i>By Dollars Invested</i>	98.37%	98.37%

Loan/Investment Profile

By Size:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
< \$100,000	5	38.46%	\$311,447.80	10.18%	5	38.46%	\$311,447.80	10.18%
\$100,000 - \$499,999.99	6	46.15%	\$1,243,165.00	40.63%	6	46.15%	\$1,243,165.00	40.63%
\$500,000 - \$999,999.99	2	15.38%	\$1,505,000.00	49.19%	2	15.38%	\$1,505,000.00	49.19%
\$1,000,000 - \$4,999,999.99	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
\$5,000,000 - \$9,999,999.99	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
>= \$10,000,000	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Total:	13		\$3,059,612.80		13		\$3,059,612.80	

By Industry:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
Accommodation and Food Services	3	23.08%	\$1,579,089.80	51.61%	3	23.08%	\$1,579,089.80	51.61%
Administrative / Support / Waste Management	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Agriculture, Forestry, Fishing and Hunting	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Arts, Entertainment and Recreation	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Construction	3	23.08%	\$757,000.00	24.74%	3	23.08%	\$757,000.00	24.74%
Educational Services	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Finance and Insurance	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Health Care and Social Assistance	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Information	1	7.69%	\$216,000.00	7.06%	1	7.69%	\$216,000.00	7.06%
Management of Companies and Enterprises	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Manufacturing	2	15.38%	\$135,000.00	4.41%	2	15.38%	\$135,000.00	4.41%
Mining	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%

Professional, Scientific and Technical Services	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Public Administration	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Real Estate and Rental and Leasing	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Retail Trade	1	7.69%	\$76,358.00	2.50%	1	7.69%	\$76,358.00	2.50%
Transportation and Warehousing	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Utilities	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Wholesale Trade	1	7.69%	\$26,000.00	0.85%	1	7.69%	\$26,000.00	0.85%
Other Services	2	15.38%	\$270,165.00	8.83%	2	15.38%	\$270,165.00	8.83%
Total:	13		\$3,059,612.80		13		\$3,059,612.80	

By Business Revenues:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
< \$100,000	2	15.38%	\$165,500.00	5.41%	2	15.38%	\$165,500.00	5.41%
\$100,000 - \$499,999.99	4	30.77%	\$423,754.80	13.85%	4	30.77%	\$423,754.80	13.85%
\$500,000 - \$999,999.99	6	46.15%	\$2,080,358.00	67.99%	6	46.15%	\$2,080,358.00	67.99%
\$1,000,000 - \$4,999,999.99	1	7.69%	\$390,000.00	12.75%	1	7.69%	\$390,000.00	12.75%
\$5,000,000 - \$9,999,999.99	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
>= \$10,000,000	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Total:	13		\$3,059,612.80		13		\$3,059,612.80	

By Business FTEs:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
0 - 10	12	92.31%	\$2,669,612.80	87.25%	12	92.31%	\$2,669,612.80	87.25%
11 - 50	1	7.69%	\$390,000.00	12.75%	1	7.69%	\$390,000.00	12.75%
51 - 100	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
101 - 250	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
251 - 500	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
> 500	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Total:	13		\$3,059,612.80		13		\$3,059,612.80	

By Years Since Business' Incorporation:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
< 1 year	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
1 - 2 years	1	7.69%	\$50,000.00	1.63%	1	7.69%	\$50,000.00	1.63%
3 - 5 years	2	15.38%	\$948,665.00	31.01%	2	15.38%	\$948,665.00	31.01%
6 - 10 years	6	46.15%	\$1,455,358.00	47.57%	6	46.15%	\$1,455,358.00	47.57%
> 10 years	4	30.77%	\$605,589.80	19.79%	4	30.77%	\$605,589.80	19.79%
Total:	13		\$3,059,612.80		13		\$3,059,612.80	

By Business Census Tract Type:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
Low - Income (< 80 percent of area median income)	9	69.23%	\$2,607,254.80	85.22%	9	69.23%	\$2,607,254.80	85.22%
Moderate - Income (80 -120 percent of area median income)	3	23.08%	\$402,358.00	13.15%	3	23.08%	\$402,358.00	13.15%
Non-LMI	1	7.69%	\$50,000.00	1.63%	1	7.69%	\$50,000.00	1.63%
Total:	13		\$3,059,612.80		13		\$3,059,612.80	

Colorado Capital Access Program

	2012	Cumulative
Number of Loan/Investments	0	0
Amount Loaned/Invested	\$0.00	\$0.00
<i>Portion From Other Public Subsidies</i>	\$0.00	\$0.00
Subsequent Private Financing	\$0.00	\$0.00
Average Loan/Investment Size	\$0.00	\$0.00
Maximum Loan/Investment Size	\$0.00	\$0.00
Average FTEs	0.00	0.00
Maximum FTEs	0.00	0.00

	2012	Cumulative
CAP Insurance Premiums Paid By Lenders/Borrowers	\$0.00	\$0.00
CAP Minimum Insurance Premium % (Lender + Borrower)	0.00%	0.00%
CAP Maximum Insurance Premium % (Lender + Borrower)	0.00%	0.00%
Minimum Lender Risk of Loss	0.00%	0.00%

Loan/Investment Profile

By Size:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
< \$100,000	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
\$100,000 - \$499,999.99	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
\$500,000 - \$999,999.99	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
\$1,000,000 - \$4,999,999.99	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
\$5,000,000 - \$9,999,999.99	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
>= \$10,000,000	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Total:	0		\$0.00		0		\$0.00	

By Industry:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
Accommodation and Food Services	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Administrative / Support / Waste Management	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Agriculture, Forestry, Fishing, and Hunting	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Arts, Entertainment, and Recreation	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Construction	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Educational Services	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Finance and Insurance	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Health Care and Social Assistance	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Information	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Management of Companies and Enterprises	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Manufacturing	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Mining	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%

Professional, Scientific, and Technical Services	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Public Administration	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Real Estate and Rental and Leasing	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Retail Trade	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Transportation and Warehousing	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Utilities	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Wholesale Trade	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Other Services	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Total:	0		\$0.00		0		\$0.00	

By Business Revenues:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
< \$100,000	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
\$100,000 - \$499,999.99	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
\$500,000 - \$999,999.99	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
\$1,000,000 - \$4,999,999.99	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
\$5,000,000 - \$9,999,999.99	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
>= \$10,000,000	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Total:	0		\$0.00		0		\$0.00	

By Business FTEs:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
0 - 10	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
11 - 50	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
51 - 100	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
101 - 250	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
251 - 500	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
> 500	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Total:	0		\$0.00		0		\$0.00	

By Years Since Business' Incorporation:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
< 1 year	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
1 - 2 years	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
3 - 5 years	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
6 - 10 years	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
> 10 years	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Total:	0		\$0.00		0		\$0.00	

By Business Census Tract Type:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
Low - Income (<80 percent of area median income)	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Moderate -Income (80-120 percent of area median income)	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Non-LMI	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Total:	0		\$0.00		0		\$0.00	

Colorado Cash Collateral Support Program

	2012	Cumulative
Number of Loan/Investments	13	13
Amount Loaned/Invested	\$3,059,612.80	\$3,059,612.80
<i>Portion From Other Public Subsidies</i>	\$68,200.00	\$68,200.00
Subsequent Private Financing	\$0.00	\$0.00
Average Loan/Investment Size	\$235,354.83	\$235,354.83
Maximum Loan/Investment Size	\$794,000.00	\$794,000.00
Average FTEs	4.23	4.23
Maximum FTEs	15.00	15.00

	2012	Cumulative
CAP Insurance Premiums Paid By Lenders/Borrowers	Not Applicable	Not Applicable
CAP Minimum Insurance Premium % (Lender + Borrower)	Not Applicable	Not Applicable
CAP Maximum Insurance Premium % (Lender + Borrower)	Not Applicable	Not Applicable
Minimum Lender Risk of Loss	46.00%	46.00%

Loan/Investment Profile

By Size:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
< \$100,000	5	38.46%	\$311,447.80	10.18%	5	38.46%	\$311,447.80	10.18%
\$100,000 - \$499,999.99	6	46.15%	\$1,243,165.00	40.63%	6	46.15%	\$1,243,165.00	40.63%
\$500,000 - \$999,999.99	2	15.38%	\$1,505,000.00	49.19%	2	15.38%	\$1,505,000.00	49.19%
\$1,000,000 - \$4,999,999.99	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
\$5,000,000 - \$9,999,999.99	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
>= \$10,000,000	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Total:	13		\$3,059,612.80		13		\$3,059,612.80	

By Industry:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
Accommodation and Food Services	3	23.08%	\$1,579,089.80	51.61%	3	23.08%	\$1,579,089.80	51.61%
Administrative / Support / Waste Management	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Agriculture, Forestry, Fishing, and Hunting	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Arts, Entertainment, and Recreation	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Construction	3	23.08%	\$757,000.00	24.74%	3	23.08%	\$757,000.00	24.74%
Educational Services	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Finance and Insurance	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Health Care and Social Assistance	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Information	1	7.69%	\$216,000.00	7.06%	1	7.69%	\$216,000.00	7.06%
Management of Companies and Enterprises	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Manufacturing	2	15.38%	\$135,000.00	4.41%	2	15.38%	\$135,000.00	4.41%
Mining	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%

Professional, Scientific, and Technical Services	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Public Administration	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Real Estate and Rental and Leasing	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Retail Trade	1	7.69%	\$76,358.00	2.50%	1	7.69%	\$76,358.00	2.50%
Transportation and Warehousing	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Utilities	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Wholesale Trade	1	7.69%	\$26,000.00	0.85%	1	7.69%	\$26,000.00	0.85%
Other Services	2	15.38%	\$270,165.00	8.83%	2	15.38%	\$270,165.00	8.83%
Total:	13		\$3,059,612.80		13		\$3,059,612.80	

By Business Revenues:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
< \$100,000	2	15.38%	\$165,500.00	5.41%	2	15.38%	\$165,500.00	5.41%
\$100,000 - \$499,999.99	4	30.77%	\$423,754.80	13.85%	4	30.77%	\$423,754.80	13.85%
\$500,000 - \$999,999.99	6	46.15%	\$2,080,358.00	67.99%	6	46.15%	\$2,080,358.00	67.99%
\$1,000,000 - \$4,999,999.99	1	7.69%	\$390,000.00	12.75%	1	7.69%	\$390,000.00	12.75%
\$5,000,000 - \$9,999,999.99	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
>= \$10,000,000	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Total:	13		\$3,059,612.80		13		\$3,059,612.80	

By Business FTEs:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
0 - 10	12	92.31%	\$2,669,612.80	87.25%	12	92.31%	\$2,669,612.80	87.25%
11 - 50	1	7.69%	\$390,000.00	12.75%	1	7.69%	\$390,000.00	12.75%
51 - 100	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
101 - 250	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
251 - 500	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
> 500	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
Total:	13		\$3,059,612.80		13		\$3,059,612.80	

By Years Since Business' Incorporation:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
< 1 year	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%
1 - 2 years	1	7.69%	\$50,000.00	1.63%	1	7.69%	\$50,000.00	1.63%
3 - 5 years	2	15.38%	\$948,665.00	31.01%	2	15.38%	\$948,665.00	31.01%
6 - 10 years	6	46.15%	\$1,455,358.00	47.57%	6	46.15%	\$1,455,358.00	47.57%
> 10 years	4	30.77%	\$605,589.80	19.79%	4	30.77%	\$605,589.80	19.79%
Total:	13		\$3,059,612.80		13		\$3,059,612.80	

By Business Census Tract Type:	2012				Cumulative			
	Count	Percent	Amount	% of Amount	Count	Percent	Amount	% of Amount
Low - Income (<80 percent of area median income)	9	69.23%	\$2,607,254.80	85.22%	9	69.23%	\$2,607,254.80	85.22%
Moderate -Income (80-120 percent of area median income)	3	23.08%	\$402,358.00	13.15%	3	23.08%	\$402,358.00	13.15%
Non-LMI	1	7.69%	\$50,000.00	1.63%	1	7.69%	\$50,000.00	1.63%
Total:	13		\$3,059,612.80		13		\$3,059,612.80	