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COLORADO DIVISION OF BANKING



STATE OF



EIGHTY-EIGHTH ANNUAL REPORT
of the State Bank Commissioner of the State of Colorado

January 1, 1997 to December 31, 1997
Roy Romer, Governor

DECLARATION OF POLICY

Section 11-1-101.5, Colorado Revised Statutes

It is hereby declared to be the policy of the state of Colorado that, to protect the public interest, the business of all state banks be supervised and regulated in such manner as to:

Preserve and Promote

- (I) Sound and constructive competition among financial services institutions;
- (II) A dual federal and state banking system;
- (III) The security of deposits;
- (IV) The safe and sound conduct of the business of state banks; and
- (V) A statewide safe and sound banking system;

Seek

- (I) Regulatory coordination and cooperation; and
- (II) Regulatory parity among financial services institutions; and

Encourage diversity in financial products and services.

EIGHTY-EIGHTH ANNUAL REPORT

OF THE

STATE BANK COMMISSIONER

OF THE

STATE OF COLORADO



To His Excellency

ROY ROMER

The Governor of Colorado

**For the Period From January 1, 1997
to December 31, 1997**

Colorado State Banking Board

Jerald C. Starks, Banking Board Chairman
Reappointed December 30, 1997-Term Expiring July 1, 2001

Paula Martinez Gonzales
Served To December 31, 1997-Term Expiring July 1, 1995

LaCharles Keesee
Appointed December 31, 1997-Term Expiring July 1, 1999

Maurice Goodgaine, Jr.
Term Expiring July 1, 1999

R. Kent Landmark
Served To December 30, 1997-Term Expiring July 1, 1997

Mary S. Reisher
Appointed December 30, 1997-Term Expiring July 1, 2001

William A. Mitchell
Reappointed December 30, 1997-Term Expiring July 1, 2001

Mary L. Mohr
Reappointed December 30, 1997-Term Expiring July 1, 2001

James D. Steeples
Resigned October 29, 1997

J. Robert Young
Term Expiring July 1, 1999

Legal Counsel

Richard H. Forman
Senior Assistant Attorney General

STATE OF COLORADO

Department of Regulatory Agencies

Joseph A. Garcia
Executive Director



DIVISION OF BANKING

Richard Fulkerson
State Bank Commissioner

Roy Romer
Governor

December 31, 1997

The Honorable Roy Romer
Governor of Colorado
State Capitol, Room 103
Denver, Colorado 80203

Dear Governor Romer:

I am honored to submit the 1997 Annual Report (Report) on behalf of the Colorado Division of Banking (Division) for all Colorado state chartered commercial banks, industrial banks, and trust companies, as required by the provisions of Sections 11-2-110, 11-22-109.6, and 11-23-118, C.R.S. The Report also contains information concerning debt adjusters and money order companies licensed by the Division, other comparative financial information, and a detailed summary of Colorado loan and deposit information collected in accordance with Section 11-25-107(2), C.R.S.

The robust Colorado economy continued to support strong earnings and growth in the financial services industry during 1997. As of December 31, 1997, all state chartered banks and trust companies met or exceeded minimum capital requirements, with the vast majority of institutions classified as "well capitalized." Economic data and projections continue to indicate stable growth for the Colorado economy and a healthy banking industry.

Consolidation of the banking industry continued during 1997 with the number of state chartered commercial banks declining from 124 to 118. Additionally, total deposits held by state chartered commercial banks declined by 4.87 percent to \$9,337,830,000 and total assets decreased by 10.56 percent to \$10,726,545,000 as of December 31, 1997. The decreases were primarily attributable to the conversion of a large Colorado bank to a branch of an out-of-state bank in accordance with Colorado's interstate branching law that became effective June 1, 1997.

The five state chartered industrial banks reported total deposits of \$353,745,000 and total assets of \$471,890,000 as of December 31, 1997. Total deposits held by industrial banks increased by 3.22 percent during the year, total assets increased 2.55 percent, and total equity increased by 6.47 percent.

The ten Colorado trust companies reported total assets of \$1,755,422,000, as of December 31, 1997, an increase of 9.17 percent over the prior year. Supporting the increase in total assets, total capital increased 16.46 percent to a level of \$160,711,000 as of December 31, 1997. Total trust assets increased dramatically during the year from \$36,706,719,000 to \$43,507,254,000.

The five debt adjusters licensed by the Division operated nine branches, twelve satellite offices, and transmitted \$38,110,169 to creditors on behalf of debtors during 1997. The total dollar amount of money transmitted, and exchange sold or issued in Colorado during 1997 by the eighteen Colorado licensed money transmitters amounted to \$4,930,541,000.

I trust the information presented in the Report is helpful to you and your staff.

Sincerely,

Richard Fulkerson
State Bank Commissioner

1560 Broadway, Suite 1175, Denver, CO 80202
(303) 894-7575 PDPA (303) 894-7588 FAX (303) 894-7570

Colorado State Banking Board

State Bank Commissioner

Richard Fulkerson

Director Examinations

Mary Stanfield

Director of Operations

Kathy Jo DiLuzio

Supervising Examiners

Kenneth R. Ehrich

Robert J. Hinton

John H. Wood

Administrative Program Specialist Secretary, Colorado State Banking Board

Sue C. Johnston

PDPA Program Administrator/Scheduler

Cynthia Chamberlin

EDP Auditor II

Robert Kissel

Leonard A. Reish

Senior Financial Institution Examiners

Morris Augusta

Walter Epting

Victor A. Hangar

E. Earl Penwell

Ken Malskeit

Lee Woodbury

Financial Institution Examiners

Antoinette Clair

Michele Page

Milad G. Fam

Ronald R. Roberts

Virginia Greenwalt-Belmain

Andrew Shaw

R. Charles Krieger

Susie Sidney

Marsha Massey

Robert L. Smith

Jennifer Waller-Ditch

Office Manager

Sheryn Greene

Administrative Assistant III

Linda Behm

Administrative Assistant II

Jan Clary

Renee DeFoe

Vivian Mooren

Peter Walker

Accounting Technician I

Jodi Ware

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Division Overview

Division Mission and Structure

The Division is responsible for the regulation of state chartered commercial banks, trust companies, industrial banks, money order companies, money transmitters, and debt management companies. The Division holds charter and license application hearings and issues rules and regulations affecting regulated institutions. Division staff conduct examinations of state chartered institutions and licensees. The Division works closely with the Federal Reserve Bank and the Federal Deposit Insurance Corporation in the regulation of commercial banks and industrial banks and certain federally insured trust companies. The Division is also responsible for the enforcement of the Public Deposit Protection Act to protect public entity deposits held by state and national banks.

The eight-member Colorado State Banking Board is the policy and rulemaking authority for the Division. The Banking Board consists of four members who are executive officers of state banks, a chief executive officer of an industrial bank, an executive officer of a trust company, and two public members. The Banking Board conducts monthly meetings that are open to the public, and the public is encouraged to attend. Banking Board members are appointed to four-year terms.

The State Bank Commissioner is the administrative head of the Division, responsible for the day-to-day operations of the Division, including personnel matters, records, reports, systems, and procedures. The Commissioner is also responsible for all examination and enforcement functions of the Division, subject to the policy-making and rulemaking authority of the Banking Board. The specific duties and powers of the Commissioner are set forth in Section 11-2-106, Colorado Revised Statutes.

The Division currently has 40 authorized employees, 26 of whom are in the Financial Credit Examiner (FCE) category. Of the 26 FCE classifications, 19 are field examiners, 4 are portfolio managers, one is Director of Applications and Compliance, and one is Director of Examinations. The Division also employs two electronic data processing (EDP) auditors to conduct EDP examinations of financial institutions and data centers that provide EDP services to Division regulated institutions. Other positions include a Director of Operations and administrative and support staff.

The Division is organized into two units, *Examinations* and *Operations*. Within the *Examinations Unit*, supervisory and examination responsibilities for the regulated entities are assigned to four portfolio managers. The portfolio managers supervise examination teams and are the primary Division contact for institutions. The *Operations Unit* is responsible for applications, automation, policies and procedures, examination scheduling, enforcement of the Public Deposit Protection Act, program development, training, internal audit and review, oversight of the administrative staff, and accreditation by the Conference of State Bank Supervisors.

Accreditation Process

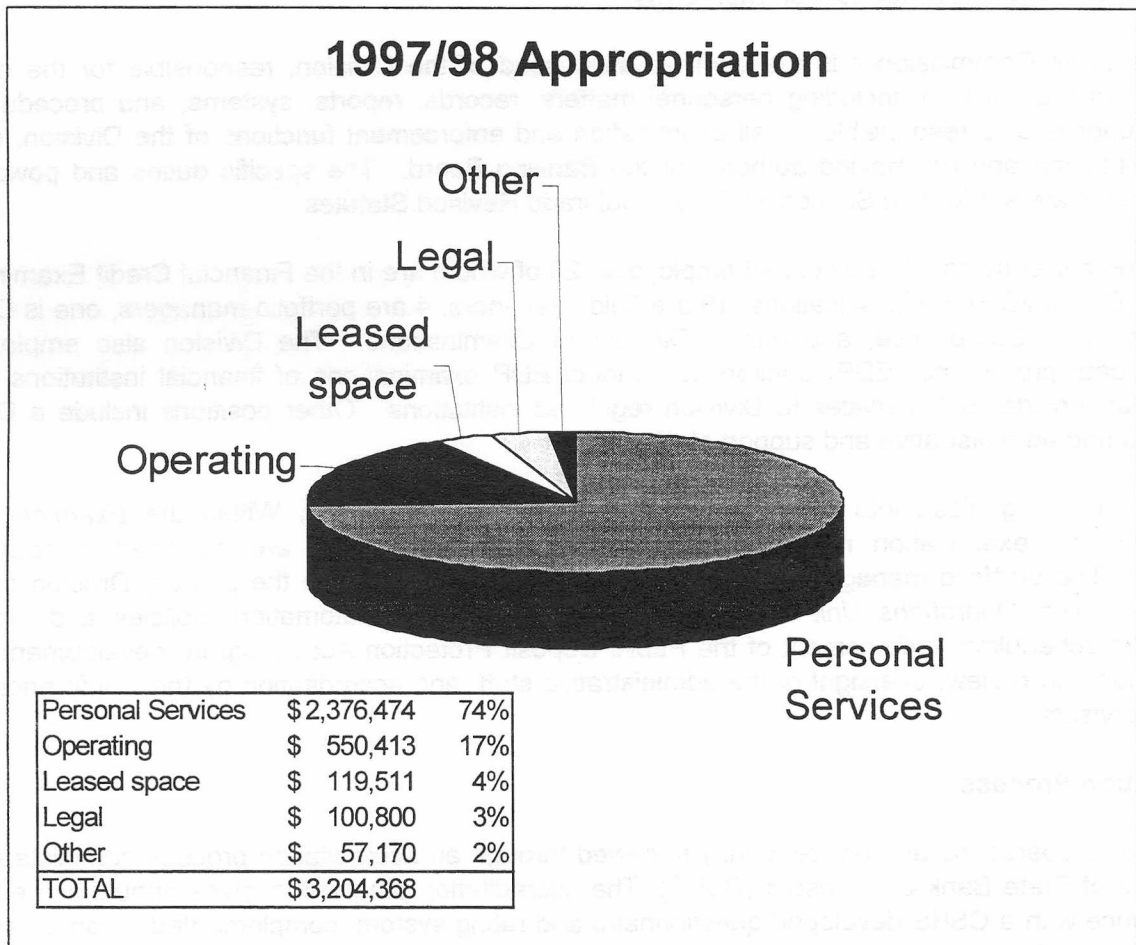
The Division's operations are independently reviewed through an accreditation process administered by the Conference of State Bank Supervisors (CSBS). The accreditation program involves annual self evaluations in accordance with a CSBS developed questionnaire and rating system, complemented by an on-site review conducted by a CSBS review team every five years. During 1996, the Division underwent a rigorous self-examination and on-site review by a CSBS review team. The Division's processes, products, and personnel were evaluated and rated and the Division was re-accredited at that time. The accreditation process not only provides an independent review of Division operations, but also identifies areas for improvement and provides comparisons to other state banking departments. In addition, CSBS accreditation is one factor

Division Overview

used by federal regulatory agencies in determining the acceptability of state examinations pursuant to interagency agreements and alternating state/federal examinations.

Division Budget and Funding

The Division operates on a July 1 to June 30 fiscal year and is cash funded in advance through semi-annual institution assessments, specialty examination charges, and receipt of application and licensing fees. The Division's approved budget for the 1997-98 fiscal year was \$3,204,368. The assessment rates and fee structure are reviewed and approved by the Banking Board. Institution assessments are the primary funding source. The assessment consists of a base amount plus a sliding scale percentage of assets over an established level. The calculation formula is based on projected funding needs less application and examination fees. The Division strives to maintain assessments at a level 10 to 30 percent less than a bank would pay if it were operating as a national bank. A breakdown of the Division's budget is depicted in the following chart:



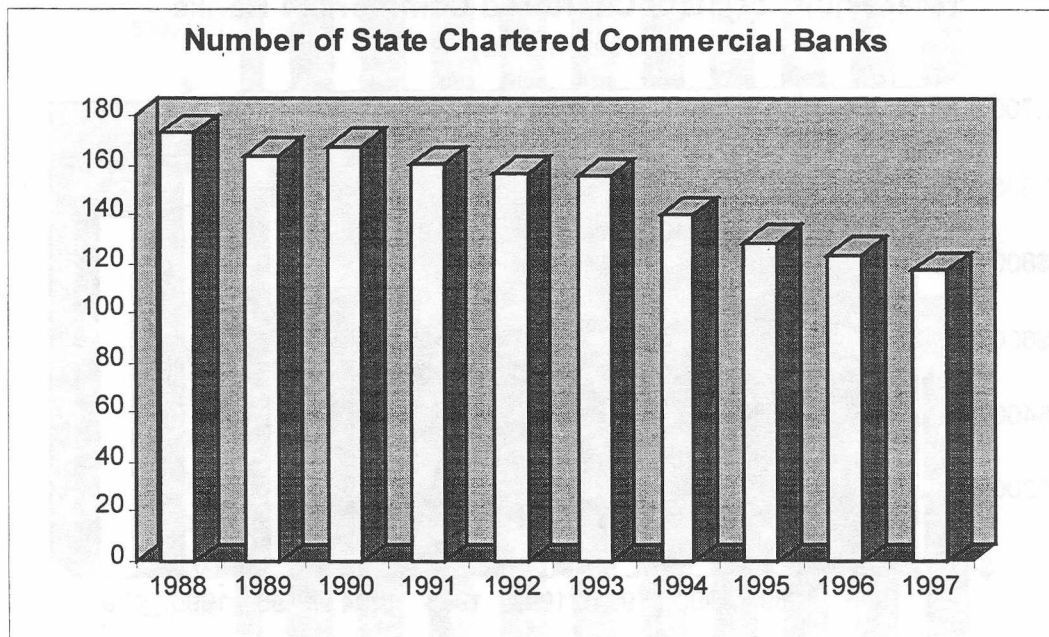
Industry Condition

Colorado's state-chartered banks, industrial banks, and trust companies recorded another year of strong performance during 1997. Continued low interest rates and the healthy Colorado economy provided a favorable environment for continued asset growth and record bank profits. As of December 31, 1997 all state chartered institutions exceeded minimum capital levels, with the majority of banks meeting the "well capitalized" criteria.

Division examiners worked closely with their federal counterparts to ensure that regulated financial institutions adequately address year 2000 (Y2K) issues. Examination procedures designed to assess the plans and preparedness of state chartered banks to deal with Y2K problems are to be completed by June 30, 1998. The initial reviews will focus on management's identification and assessment of potential Y2K problems, potential impact on bank customers and third parties that may impact the bank, and development of a comprehensive Y2K plan to test and address problems, as well as contingency planning. Subsequent reviews will focus on the actual testing of systems.

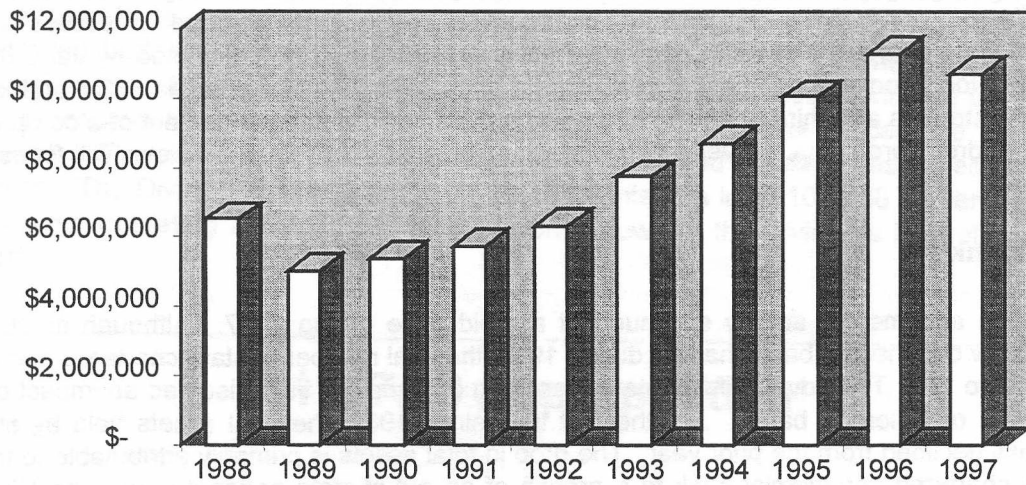
Commercial Banks

Bank consolidation and merger activity continued at a rapid pace during 1997. Although the Banking Board approved three new commercial bank charters during 1997, the total number of state-chartered commercial banks declined from 124 to 118. The advent of interstate branching on June 1, 1997, also had an impact on the number of and total assets of Colorado banks. For the first time since 1989, the total assets held by state chartered commercial banks declined from the prior year. The drop in total assets is primarily attributable to the conversion of a large state chartered commercial bank to a branch of an out-of-state national bank. The Division projects consolidation to continue during 1998, but anticipates total assets held by state chartered banks will increase due to the expected conversion of a large banking organization from national to state charter during 1998. The following three charts depict the changes in number, total assets, and total equity of state chartered commercial banks over the ten-year period ending December 31, 1997:

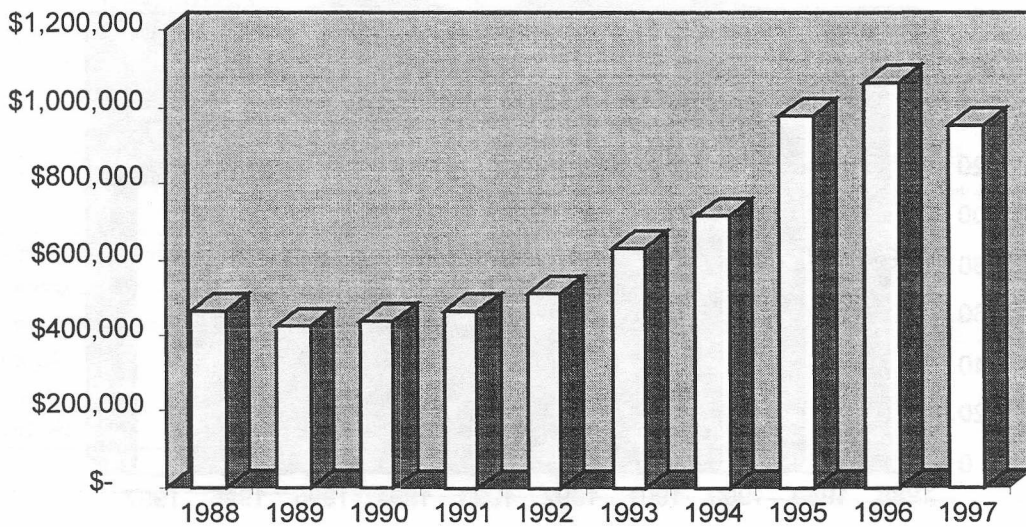


Industry Condition

Total Assets of State Chartered Commercial Banks (000s omitted)



Total Equity of State Chartered Commercial Banks (000s omitted)

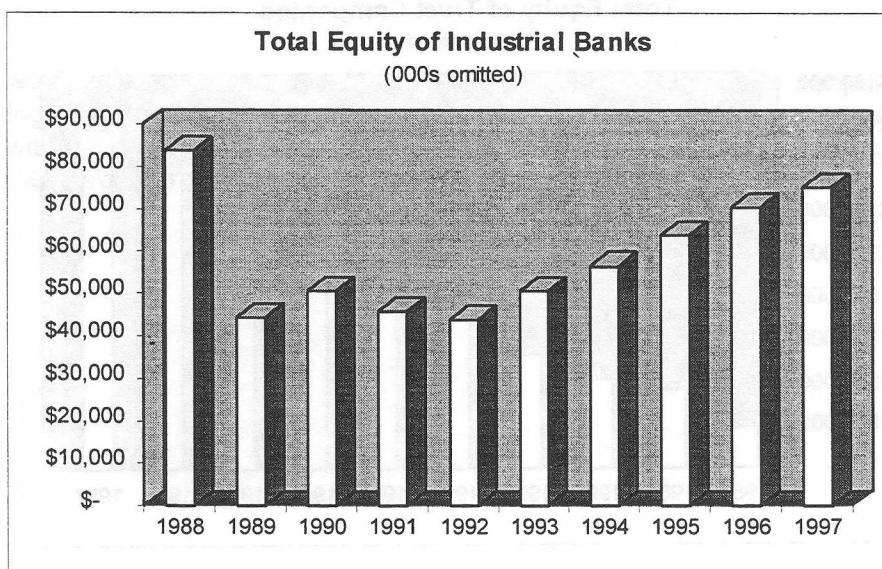
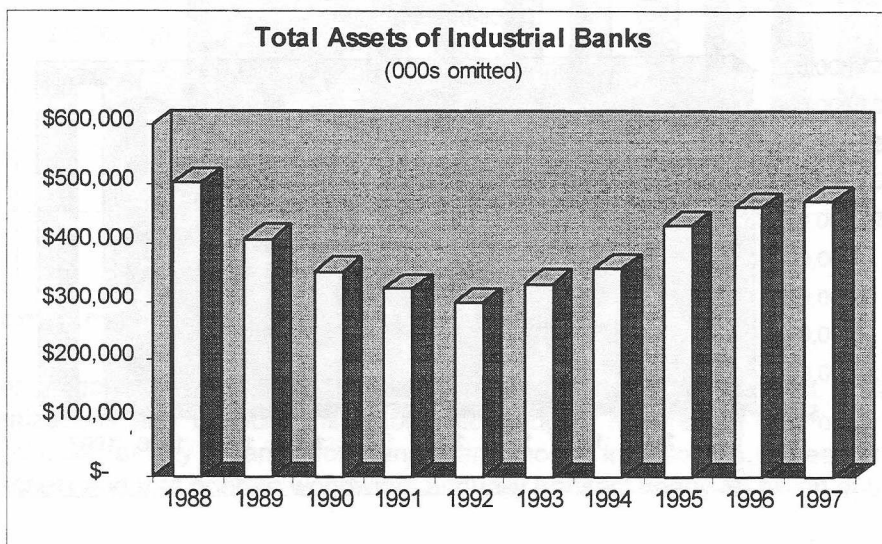


Industry Condition

Industrial Banks

The industrial bank charter was created a number of years ago to fulfill a financial need that, at the time, commercial banks were prevented by law from satisfying—making second mortgage loans. Industrial banks belonged to the Industrial Bank Guaranty Corporation, a statutorily created entity that assessed members to provide an insurance fund for depositors. At one time, there were approximately 150 industrial banks in Colorado. However, that number diminished through consolidations, conversions, and failures, and currently five industrial banks remain in Colorado. The financial difficulties experienced by industrial banks in the 1980s resulted in the insolvency of the Industrial Bank Guaranty Corporation and prompted the general assembly to require industrial banks to obtain FDIC insurance. Statutory and regulatory differences between industrial banks and commercial banks have been largely eliminated.

Total assets of industrial banks declined dramatically during the late 1980s, but stabilized in 1992 and have increased during each of the last five years. Although the number has dwindled, the remaining industrial banks are financially strong and the industrial bank charter remains a viable charter option.

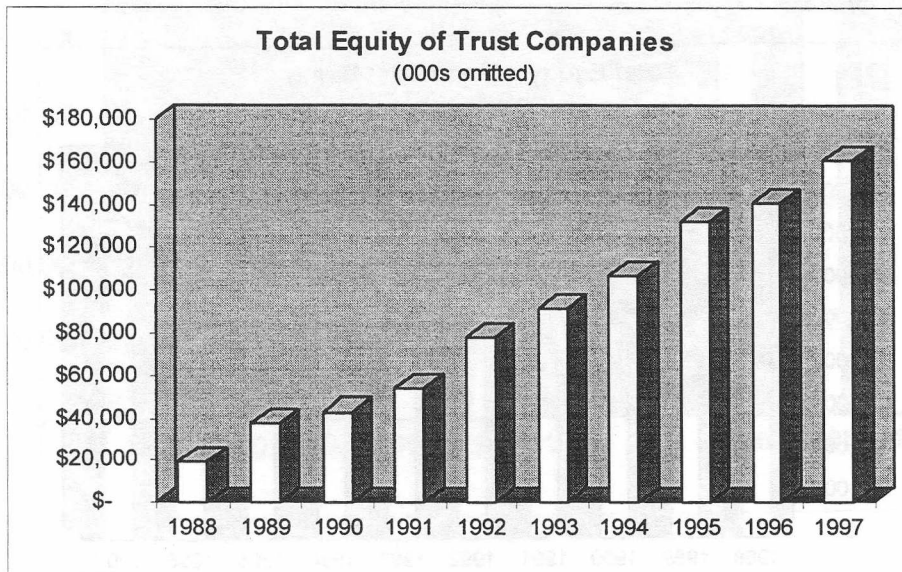
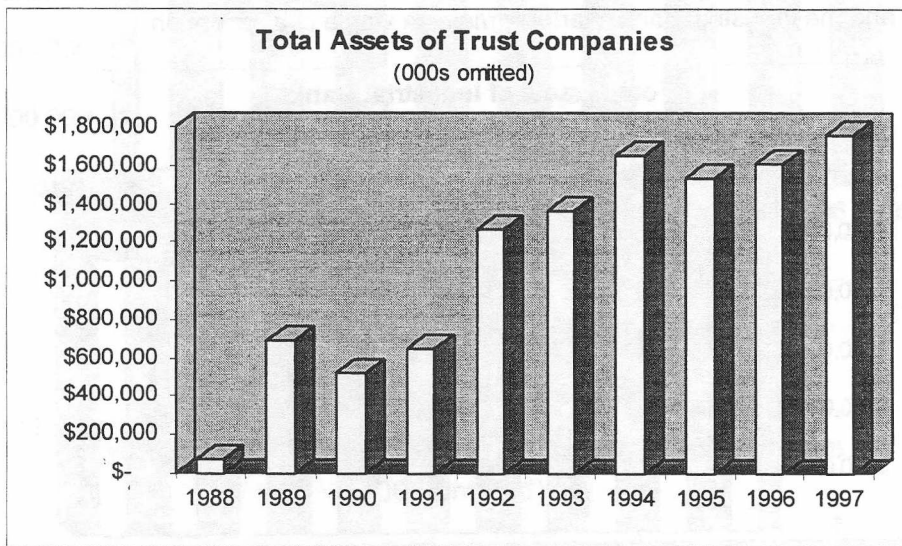


Industry Condition

Trust Companies

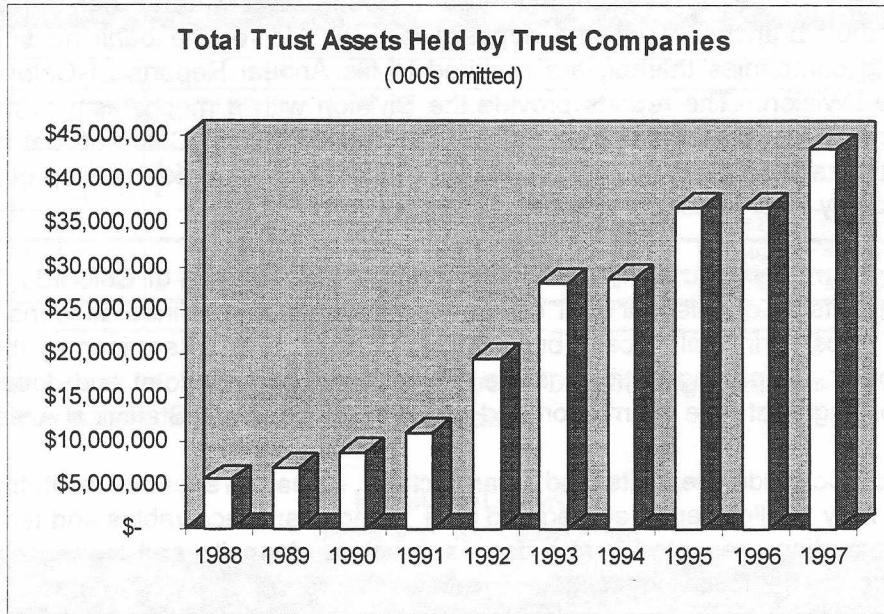
State chartered trust companies provide a variety of fiduciary services including traditional managed trust business, administering self-directed IRA or pension funds, and administration of collective investment funds. Trust companies are authorized to invest in loans, but are prohibited from originating loans. Legislation enacted in 1989 allows state-chartered trust companies to become federally-insured depository institutions authorized to accept and maintain savings deposits, time deposits, and certificates of deposit. Only trust companies and state and nationally chartered banks authorized to offer fiduciary services are permitted to conduct trust company business in Colorado. There are currently three depository trust companies and seven non-depository trust companies in Colorado.

The trust company industry has experienced remarkable growth over the last ten years as reflected in the following graphs of total assets and total equity:



Industry Condition

The following graph of assets held in trust or custodial accounts by Colorado trust companies reflects the size and vitality of the trust industry in Colorado, with over \$43 billion in trust assets:



Money Order Companies

There are eighteen organizations licensed under Colorado's Money Order Act. With the exception of governmental organizations and financial institutions, licensing is required of any organization selling money orders or travelers checks, or any organization transmitting money in Colorado. These organizations, that have over \$70 billion in assets and that operate worldwide, annually transact nearly \$5 billion of business in Colorado.

Debt Adjusters

The Division licenses five debt management companies. The debt management companies work with debtors who are experiencing problems liquidating their debts. The licensees work out a budget for the debtor and a payment schedule with the debtor's creditors. Most of the debtors are over-extended because of excessive credit card debt. During 1997 over \$38 million was paid to creditors on behalf of debtors.

Colorado Loan and Deposit Information

The passage of interstate branching legislation by the Colorado General Assembly in 1995 permitted limited interstate branching in Colorado after June 1, 1997. The legislation also imposed certain reporting requirements on all banks operating in Colorado. Pursuant to Section 11-25-101, C.R.S., and rules promulgated by the Banking Board, all state chartered and federally chartered banks and state chartered industrial banks and their branches accepting deposits in Colorado, or the bank holding companies and industrial bank holding companies thereof, are required to file Annual Reports of Colorado Deposits and Loan Activity with the Division. The reports provide the Division with a mechanism to monitor the flow of deposits and loan activity in Colorado, and to monitor the percentage of Colorado deposits controlled by separate financial organizations in assessing compliance with the Colorado deposit cap of 25 percent. Loan and deposit information by state is not otherwise available.

Reporting institutions are required to provide the outstanding dollar balance of Colorado loans by specified category and total deposits as of calendar year end. Colorado loans are defined as loans to borrowers who reside in Colorado or whose principal place of business is in Colorado as determined by the mailing address provided by the borrower. Reporting institutions are required to report the loan and deposit information by each office location, or aggregate the information and report by Metropolitan Statistical Area (MSA).

The Annual Report of Colorado Deposits and Loan Activity of each reporting institution is confidential; however, the Division may publicly report aggregated data. Credit card receivables and federal funds are not reported, and the information presented herein does not include deposits and loans held by savings and loans or credit unions. The following schedules reflect Colorado loan and deposit information as of December 31, 1997, reported by all banks and industrial banks accepting deposits in Colorado:

TOTAL COLORADO LOANS AND DEPOSITS

December 31, 1997 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	\$ 2,679,345	\$ 404,497	\$ 186,649	\$ 491,137	\$ 423,779	\$ 232,247	\$ 117,426	\$ 1,327,102	\$ 5,862,182
Multifamily Res. Loans	\$ 125,267	\$ 16,942	\$ 15,813	\$ 27,566	\$ 14,822	\$ 14,609	\$ 6,330	\$ 45,452	\$ 266,801
Other Real Estate Loans	\$ 2,439,188	\$ 359,124	\$ 221,077	\$ 489,557	\$ 322,425	\$ 138,272	\$ 138,220	\$ 1,504,116	\$ 5,611,979
Agricultural Loans	\$ 62,489	\$ 28,826	\$ 177,469	\$ 9,880	\$ 15,946	\$ 15,791	\$ 10,694	\$ 656,861	\$ 977,956
Commerical Loans	\$ 2,268,478	\$ 214,687	\$ 147,538	\$ 289,745	\$ 205,179	\$ 81,306	\$ 62,469	\$ 686,524	\$ 3,955,926
Consumer Loans	\$ 1,183,902	\$ 198,727	\$ 124,333	\$ 110,721	\$ 127,142	\$ 62,099	\$ 77,493	\$ 1,020,911	\$ 2,905,328
Other Loans	\$ 324,645	\$ 31,546	\$ 8,989	\$ 35,152	\$ 34,739	\$ 4,542	\$ 4,072	\$ 68,367	\$ 512,052
Total Loans	\$ 9,083,314	\$ 1,254,349	\$ 881,868	\$ 1,453,758	\$ 1,144,032	\$ 548,866	\$ 416,704	\$ 5,309,333	\$ 20,092,224
Total Deposits	\$ 15,402,785	\$ 1,975,679	\$ 1,074,289	\$ 2,348,647	\$ 2,308,357	\$ 877,362	\$ 692,545	\$ 7,219,527	\$ 31,899,191
Loans/Deposits	59.0%	63.5%	82.1%	61.9%	49.6%	62.6%	60.2%	73.5%	63.0%

STATE CHARTERED COMMERCIAL AND INDUSTRIAL BANKS - 123

December 31, 1997 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	\$ 501,517	\$ 155,156	\$ 122,787	\$ 136,338	\$ 67,158	\$ 104,132	\$ 28,683	\$ 635,343	\$ 1,751,114
Multifamily Res. Loans	\$ 44,033	\$ 4,570	\$ 10,963	\$ 6,691	\$ 2,668	\$ 14,081	\$ 2,377	\$ 14,549	\$ 99,932
Other Real Estate Loans	\$ 715,776	\$ 127,161	\$ 161,822	\$ 178,889	\$ 111,229	\$ 99,054	\$ 49,632	\$ 604,157	\$ 2,047,720
Agricultural Loans	\$ 16,639	\$ 6,409	\$ 94,169	\$ 1,810	\$ 6,294	\$ 14,642	\$ 1,184	\$ 301,033	\$ 442,180
Commerical Loans	\$ 440,332	\$ 71,771	\$ 109,808	\$ 70,524	\$ 65,533	\$ 56,382	\$ 17,160	\$ 283,932	\$ 1,115,442
Consumer Loans	\$ 236,533	\$ 26,632	\$ 88,693	\$ 36,175	\$ 36,966	\$ 36,937	\$ 13,858	\$ 209,447	\$ 685,241
Other Loans	\$ 31,473	\$ 2,629	\$ 4,755	\$ 5,247	\$ 4,618	\$ 2,990	\$ 491	\$ 22,950	\$ 75,153
Total Loans	\$ 1,986,303	\$ 394,328	\$ 592,997	\$ 435,674	\$ 294,466	\$ 328,218	\$ 113,385	\$ 2,071,411	\$ 6,216,782
Total Deposits	\$ 2,872,547	\$ 467,001	\$ 716,656	\$ 657,051	\$ 517,884	\$ 437,649	\$ 166,711	\$ 2,689,689	\$ 8,525,188
Loans/Deposits	69.1%	84.4%	82.7%	66.3%	56.9%	75.0%	68.0%	77.0%	72.9%

Colorado Loan and Deposit Information

NATIONAL BANKS - 90

December 31, 1997 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA		Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other		
1-4 Residential Loans	\$ 2,177,828	\$ 249,341	\$ 63,862	\$ 354,799	\$ 356,621	\$ 128,115	\$ 88,743	\$ 691,759	\$ 4,111,068	
Multifamily Res. Loans	\$ 81,234	\$ 12,372	\$ 4,850	\$ 20,875	\$ 12,154	\$ 528	\$ 3,953	\$ 30,903	\$ 166,869	
Other Real Estate Loans	\$ 1,723,412	\$ 231,963	\$ 59,255	\$ 310,668	\$ 211,196	\$ 39,218	\$ 88,588	\$ 899,959	\$ 3,564,259	
Agricultural Loans	\$ 45,850	\$ 22,417	\$ 83,300	\$ 8,070	\$ 9,652	\$ 1,149	\$ 9,510	\$ 355,828	\$ 535,776	
Commerical Loans	\$ 1,828,146	\$ 142,916	\$ 37,730	\$ 219,221	\$ 139,646	\$ 24,924	\$ 45,309	\$ 402,592	\$ 2,840,484	
Consumer Loans	\$ 947,369	\$ 172,095	\$ 35,640	\$ 74,546	\$ 90,176	\$ 25,162	\$ 63,635	\$ 811,464	\$ 2,220,087	
Other Loans	\$ 293,172	\$ 28,917	\$ 4,234	\$ 29,905	\$ 30,121	\$ 1,552	\$ 3,581	\$ 45,417	\$ 436,899	
Total Loans	\$ 7,097,011	\$ 860,021	\$ 288,871	\$ 1,018,084	\$ 849,566	\$ 220,648	\$ 303,319	\$ 3,237,922	\$ 13,875,442	
Total Deposits	\$ 12,530,238	\$ 1,508,678	\$ 357,633	\$ 1,691,596	\$ 1,790,473	\$ 439,713	\$ 525,834	\$ 4,529,838	\$ 23,374,003	
Loans/Deposits	56.6%	57.0%	80.8%	60.2%	47.4%	50.2%	57.7%	71.5%	59.4%	

Colorado loan and deposit information reported by regional banking organizations with total Colorado assets in excess of \$1 billion is reflected in the following schedule:

REGIONAL BANKS

December 31, 1997 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA		Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other		
1-4 Residential Loans	\$ 1,511,748	\$ 161,824	\$ 51,446	\$ 232,357	\$ 273,527	\$ 111,207	\$ 64,960	\$ 281,420	\$ 2,688,489	
Multifamily Res. Loans	\$ 49,261	\$ 7,094	\$ 3,190	\$ 15,977	\$ 8,806	\$ 329	\$ 2,090	\$ 5,428	\$ 92,175	
Other Real Estate Loans	\$ 1,241,805	\$ 117,413	\$ 42,680	\$ 168,991	\$ 116,967	\$ 32,282	\$ 55,516	\$ 290,657	\$ 2,066,311	
Agricultural Loans	\$ 45,477	\$ 13,678	\$ 59,667	\$ 477	\$ 343	\$ 773	\$ 3,729	\$ 51,002	\$ 175,146	
Commerical Loans	\$ 1,585,205	\$ 91,669	\$ 20,306	\$ 159,805	\$ 106,302	\$ 13,965	\$ 37,741	\$ 145,164	\$ 2,160,157	
Consumer Loans	\$ 811,509	\$ 62,959	\$ 22,593	\$ 60,501	\$ 76,133	\$ 21,184	\$ 42,909	\$ 668,813	\$ 1,766,601	
Other Loans	\$ 268,184	\$ 11,352	\$ 4,026	\$ 25,283	\$ 28,917	\$ 1,548	\$ 3,581	\$ 26,291	\$ 369,182	
Total Loans	\$ 5,513,189	\$ 465,989	\$ 203,908	\$ 663,391	\$ 610,995	\$ 181,288	\$ 210,526	\$ 1,468,775	\$ 9,318,061	
Total Deposits	\$ 9,708,466	\$ 915,477	\$ 260,425	\$ 1,123,185	\$ 1,421,710	\$ 396,267	\$ 329,735	\$ 1,486,589	\$ 15,641,854	
Loans/Deposits	56.8%	50.9%	78.3%	59.1%	43.0%	45.7%	63.8%	98.8%	59.6%	

For comparative purposes the 1996 loan and deposit information is presented in the same format as the preceding 1997 schedules:

TOTAL COLORADO LOANS AND DEPOSITS

December 31, 1996 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA		Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other		
1-4 Residential Loans	\$ 2,375,198	\$ 344,603	\$ 192,095	\$ 449,095	\$ 415,128	\$ 207,885	\$ 107,247	\$ 1,166,566	\$ 5,257,817	
Multifamily Res. Loans	\$ 115,763	\$ 10,772	\$ 16,950	\$ 30,777	\$ 20,067	\$ 16,223	\$ 5,440	\$ 58,300	\$ 274,292	
Other Real Estate Loans	\$ 1,968,235	\$ 272,376	\$ 187,933	\$ 427,310	\$ 291,254	\$ 101,167	\$ 122,772	\$ 1,359,365	\$ 4,730,412	
Agricultural Loans	\$ 49,157	\$ 18,890	\$ 153,842	\$ 10,815	\$ 5,532	\$ 17,769	\$ 9,775	\$ 555,812	\$ 821,592	
Commerical Loans	\$ 1,776,514	\$ 129,266	\$ 198,133	\$ 298,942	\$ 189,713	\$ 86,374	\$ 63,159	\$ 591,243	\$ 3,333,344	
Consumer Loans	\$ 1,659,456	\$ 204,453	\$ 93,426	\$ 130,664	\$ 158,842	\$ 71,474	\$ 78,732	\$ 499,699	\$ 2,896,746	
Other Loans	\$ 491,979	\$ 23,644	\$ 41,335	\$ 42,249	\$ 17,953	\$ 6,684	\$ 3,809	\$ 48,299	\$ 675,952	
Total Loans	\$ 8,436,302	\$ 1,004,004	\$ 883,714	\$ 1,389,852	\$ 1,098,489	\$ 507,576	\$ 390,934	\$ 4,279,284	\$ 17,990,155	
Total Deposits	\$ 14,132,451	\$ 1,819,426	\$ 1,153,401	\$ 2,031,335	\$ 2,050,316	\$ 817,859	\$ 741,292	\$ 6,622,884	\$ 29,368,964	
Loans/Deposits	59.7%	55.2%	76.6%	68.4%	53.6%	62.1%	52.7%	64.6%	61.3%	

Colorado Loan and Deposit Information

STATE CHARTERED COMMERCIAL AND INDUSTRIAL BANKS - 129

December 31, 1996 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)						Non-MSA		Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	\$ 608,082	\$ 166,561	\$ 110,538	\$ 143,153	\$ 80,032	\$ 84,303	\$ 29,054	\$ 611,546	\$ 1,833,269
Multifamily Res. Loans	\$ 55,949	\$ 1,358	\$ 9,311	\$ 9,933	\$ 3,956	\$ 12,062	\$ 1,709	\$ 17,743	\$ 112,021
Other Real Estate Loans	\$ 789,905	\$ 87,252	\$ 118,142	\$ 188,261	\$ 116,576	\$ 62,459	\$ 39,348	\$ 630,254	\$ 2,032,197
Agricultural Loans	\$ 4,712	\$ 3,463	\$ 66,041	\$ 1,512	\$ 4,716	\$ 16,785	\$ 1,617	\$ 260,890	\$ 359,736
Commerical Loans	\$ 508,309	\$ 49,207	\$ 88,385	\$ 82,152	\$ 65,957	\$ 62,549	\$ 13,664	\$ 281,469	\$ 1,151,692
Consumer Loans	\$ 241,807	\$ 34,078	\$ 41,560	\$ 34,805	\$ 46,506	\$ 42,725	\$ 11,784	\$ 213,267	\$ 666,532
Other Loans	\$ 29,413	\$ 1,985	\$ 2,773	\$ 1,737	\$ 5,031	\$ 3,165	\$ 152	\$ 21,852	\$ 66,108
Total Loans	\$ 2,238,177	\$ 343,904	\$ 436,750	\$ 461,553	\$ 322,774	\$ 284,048	\$ 97,328	\$ 2,037,021	\$ 6,221,555
Total Deposits	\$ 3,213,601	\$ 537,993	\$ 622,839	\$ 623,511	\$ 517,787	\$ 422,206	\$ 146,352	\$ 3,006,335	\$ 9,090,624
Loans/Deposits	69.6%	63.9%	70.1%	74.0%	62.3%	67.3%	66.5%	67.8%	68.4%

NATIONAL BANKS - 91

December 31, 1996 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)						Non-MSA		Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	\$ 1,767,116	\$ 178,042	\$ 81,557	\$ 305,942	\$ 335,096	\$ 123,582	\$ 78,193	\$ 555,020	\$ 3,424,548
Multifamily Res. Loans	\$ 59,814	\$ 9,414	\$ 7,639	\$ 20,844	\$ 16,111	\$ 4,161	\$ 3,731	\$ 40,557	\$ 162,271
Other Real Estate Loans	\$ 1,178,330	\$ 185,124	\$ 69,791	\$ 239,049	\$ 174,678	\$ 38,708	\$ 83,424	\$ 729,111	\$ 2,698,215
Agricultural Loans	\$ 44,445	\$ 15,427	\$ 87,801	\$ 9,303	\$ 816	\$ 984	\$ 8,158	\$ 294,922	\$ 461,856
Commerical Loans	\$ 1,268,205	\$ 80,059	\$ 109,748	\$ 216,790	\$ 123,756	\$ 23,825	\$ 49,495	\$ 309,774	\$ 2,181,652
Consumer Loans	\$ 1,417,649	\$ 170,375	\$ 51,866	\$ 95,859	\$ 112,336	\$ 28,749	\$ 66,948	\$ 286,432	\$ 2,230,214
Other Loans	\$ 462,566	\$ 21,659	\$ 38,562	\$ 40,512	\$ 12,922	\$ 3,519	\$ 3,657	\$ 26,447	\$ 609,844
Total Loans	\$ 6,198,125	\$ 660,100	\$ 446,964	\$ 928,299	\$ 775,715	\$ 223,528	\$ 293,606	\$ 2,242,263	\$ 11,768,600
Total Deposits	\$ 10,918,850	\$ 1,281,433	\$ 530,562	\$ 1,407,824	\$ 1,532,529	\$ 395,653	\$ 594,940	\$ 3,616,549	\$ 20,278,340
Loans/Deposits	56.8%	51.5%	84.2%	65.9%	50.6%	56.5%	49.4%	62.0%	58.0%

REGIONAL BANKS

December 31, 1996 - 000s Omitted

Categories	Metropolitan Statistical Areas (MSA)						Non-MSA		Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	\$ 1,309,300	\$ 154,140	\$ 74,208	\$ 211,062	\$ 293,744	\$ 111,417	\$ 54,254	\$ 228,841	\$ 2,436,966
Multifamily Res. Loans	\$ 44,630	\$ 7,538	\$ 7,449	\$ 20,119	\$ 13,009	\$ 3,834	\$ 2,315	\$ 7,321	\$ 106,215
Other Real Estate Loans	\$ 944,243	\$ 113,957	\$ 65,183	\$ 165,448	\$ 151,817	\$ 35,351	\$ 49,904	\$ 264,573	\$ 1,790,476
Agricultural Loans	\$ 27,883	\$ 7,545	\$ 71,357	\$ 1,314	\$ 396	\$ 955	\$ 3,125	\$ 60,100	\$ 172,675
Commerical Loans	\$ 1,189,054	\$ 47,511	\$ 98,794	\$ 191,522	\$ 106,676	\$ 16,556	\$ 40,950	\$ 119,224	\$ 1,810,287
Consumer Loans	\$ 1,363,470	\$ 72,306	\$ 46,897	\$ 85,942	\$ 104,684	\$ 26,380	\$ 53,370	\$ 173,974	\$ 1,927,023
Other Loans	\$ 447,678	\$ 8,047	\$ 38,395	\$ 38,501	\$ 12,248	\$ 3,516	\$ 3,605	\$ 10,385	\$ 562,375
Total Loans	\$ 5,326,258	\$ 411,044	\$ 402,283	\$ 713,908	\$ 682,574	\$ 198,009	\$ 207,523	\$ 864,418	\$ 8,806,017
Total Deposits	\$ 9,238,165	\$ 755,925	\$ 462,162	\$ 1,023,591	\$ 1,301,469	\$ 371,158	\$ 419,836	\$ 1,643,353	\$ 15,215,659
Loans/Deposits	57.7%	54.4%	87.0%	69.7%	52.4%	53.3%	49.4%	52.6%	57.9%

Colorado Loan and Deposit Information

Percentage changes in loan and deposit categories and MSA location from December 31, 1996 to December 31, 1997 are as follows:

TOTAL COLORADO LOANS AND DEPOSITS

Percentage Changes from December 31, 1996 to December 31, 1997

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	12.81%	17.38%	-2.84%	9.36%	2.08%	11.72%	9.49%	13.76%	11.49%
Multifamily Res. Loans	8.21%	57.28%	-6.71%	-10.43%	-26.14%	-9.95%	16.36%	-22.04%	-2.73%
Other Real Estate Loans	23.93%	31.85%	17.64%	14.57%	10.70%	36.68%	12.58%	10.65%	18.64%
Agricultural Loans	27.12%	52.60%	15.36%	-8.65%	188.25%	-11.13%	9.40%	18.18%	19.03%
Commerical Loans	27.69%	66.08%	-25.54%	-3.08%	8.15%	-5.87%	-1.09%	16.12%	18.68%
Consumer Loans	-28.66%	-2.80%	33.08%	-15.26%	-19.96%	-13.12%	-1.57%	104.31%	0.30%
Other Loans	-34.01%	33.42%	-78.25%	-16.80%	93.50%	-32.05%	6.90%	41.55%	-24.25%
Total Loans	7.67%	24.93%	-0.21%	4.60%	4.15%	8.13%	6.59%	24.07%	11.68%
Total Deposits	8.99%	8.59%	-6.86%	15.62%	12.59%	7.28%	-6.58%	9.01%	8.62%
Loans/Deposits	-1.21%	15.05%	7.14%	-9.53%	-7.50%	0.80%	14.09%	13.82%	2.83%

STATE CHARTERED COMMERCIAL AND INDUSTRIAL BANKS

Percentage Changes from December 31, 1996 to December 31, 1997

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	-17.52%	-6.85%	11.08%	-4.76%	-16.09%	23.52%	-1.28%	3.89%	-4.48%
Multifamily Res. Loans	-21.30%	236.52%	17.74%	-32.64%	-32.56%	16.74%	39.09%	-18.00%	-10.79%
Other Real Estate Loans	-9.38%	45.74%	36.97%	-4.98%	-4.59%	58.59%	26.14%	-4.14%	0.76%
Agricultural Loans	253.12%	85.07%	42.59%	19.71%	33.46%	-12.77%	-26.78%	15.39%	22.92%
Commerical Loans	-13.37%	45.86%	24.24%	-14.15%	-0.64%	-9.86%	25.59%	0.88%	-3.15%
Consumer Loans	-2.18%	-21.85%	113.41%	3.94%	-20.51%	-13.55%	17.60%	-1.79%	2.81%
Other Loans	7.00%	32.44%	71.47%	202.07%	-8.21%	-5.53%	223.03%	5.02%	13.68%
Total Loans	-11.25%	14.66%	35.77%	-5.61%	-8.77%	15.55%	16.50%	1.69%	-0.08%
Total Deposits	-10.61%	-13.20%	15.06%	5.38%	0.02%	3.66%	13.91%	-10.53%	-6.22%
Loans/Deposits	-0.72%	32.09%	18.00%	-10.43%	-8.79%	11.47%	2.27%	13.66%	6.55%

NATIONAL BANKS

Percentage Changes from December 31, 1996 to December 31, 1997

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	23.24%	40.05%	-21.70%	15.97%	6.42%	3.67%	13.49%	24.64%	20.05%
Multifamily Res. Loans	35.81%	31.42%	-36.51%	0.15%	-24.56%	-87.31%	5.95%	-23.80%	2.83%
Other Real Estate Loans	46.26%	25.30%	-15.10%	29.96%	20.91%	1.32%	6.19%	23.43%	32.10%
Agricultural Loans	3.16%	45.31%	-5.13%	-13.25%	1082.84%	16.77%	16.57%	20.65%	16.00%
Commerical Loans	44.15%	78.51%	-65.62%	1.12%	12.84%	4.61%	-8.46%	29.96%	30.20%
Consumer Loans	-33.17%	1.01%	-31.28%	-22.23%	-19.73%	-12.48%	-4.95%	183.30%	-0.45%
Other Loans	-36.62%	33.51%	-89.02%	-26.18%	133.10%	-55.90%	-2.08%	71.73%	-28.36%
Total Loans	14.50%	30.29%	-35.37%	9.67%	9.52%	-1.29%	3.31%	44.40%	17.90%
Total Deposits	14.76%	17.73%	-32.59%	20.16%	16.83%	11.14%	-11.62%	25.25%	15.27%
Loans/Deposits	-0.22%	10.66%	-4.12%	-8.73%	-6.26%	-11.18%	16.89%	15.29%	2.29%

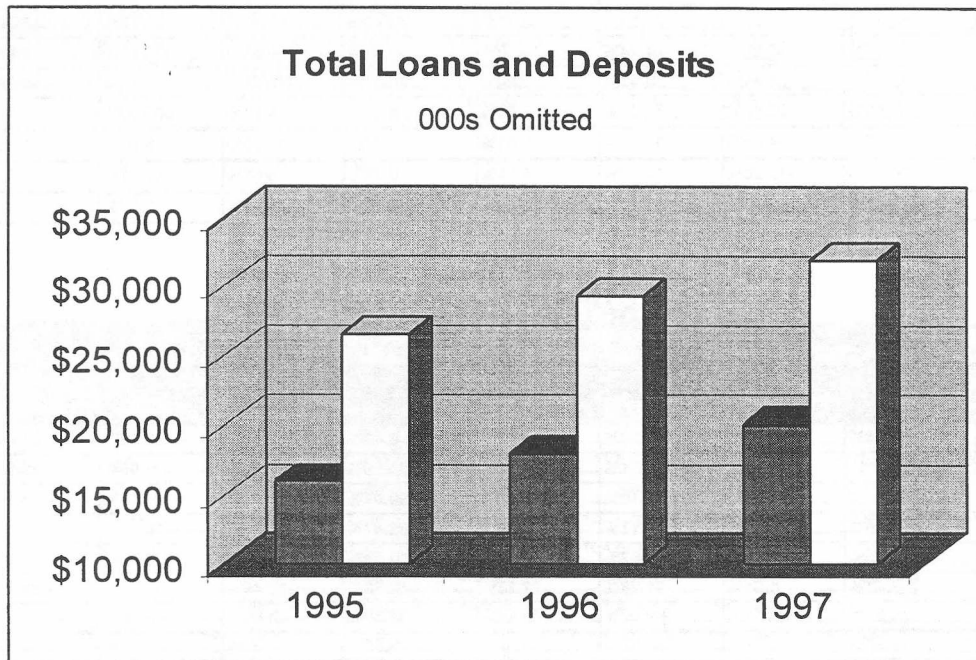
Colorado Loan and Deposit Information

REGIONAL BANKS

Percentage Changes from December 31, 1996 to December 31, 1997

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	15.46%	4.99%	-30.67%	10.09%	-6.88%	-0.19%	19.73%	22.98%	10.32%
Multifamily Res. Loans	10.38%	-5.89%	-57.18%	-20.59%	-32.31%	-91.42%	-9.72%	-25.86%	-13.22%
Other Real Estate Loans	31.51%	3.03%	-34.52%	2.14%	-22.96%	-8.68%	11.25%	9.86%	15.41%
Agricultural Loans	63.10%	81.29%	-16.38%	-63.70%	-13.38%	-19.06%	19.33%	-15.14%	1.43%
Commerical Loans	33.32%	92.94%	-79.45%	-16.56%	-0.35%	-15.65%	-7.84%	21.76%	19.33%
Consumer Loans	-40.48%	-12.93%	-51.82%	-29.60%	-27.27%	-19.70%	-19.60%	284.43%	-8.32%
Other Loans	-40.09%	41.07%	-89.51%	-34.33%	136.10%	-55.97%	-0.67%	153.16%	-34.35%
Total Loans	3.51%	13.37%	-49.31%	-7.08%	-10.49%	-8.44%	1.45%	69.91%	5.81%
Total Deposits	5.09%	21.11%	-43.65%	9.73%	9.24%	6.77%	-21.46%	-9.54%	2.80%
Loans/Deposits	-1.50%	-6.39%	-10.05%	-15.32%	-18.06%	-14.25%	29.17%	87.83%	2.93%

The summary information reveals that for the second year since inception of the reporting requirement, loans and deposits held by banks and industrial banks operating in Colorado has increased. While such increases would be expected, given the continued strength and growth of the Colorado economy, the growth in loan demand increased at a greater rate than the increase in deposits. However, the dollar volume of total loans increased by \$2,102 million, while total deposits increased by \$2,530 million, resulting in a slight decline in the loan to deposit ratio from 63.0 percent as of December 31, 1996 to December 31, 1997. Increases in real estate loans accounted for over 70 percent of the increase in total loans. The following graph depicts total loans and deposits for the years ending December 31, 1995, 1996, and 1997:



Financial Institution Activity

DE NOVO COMMERCIAL BANK CHARTERS	
Bank Name/Location	Effective Date
FirstBank of Evergreen Evergreen, Jefferson County	03-17-97
Front Range Bank Lakewood, Jefferson County	05-15-97
Weld County Bank Evans, Weld County	10-20-97

BANK NAME CHANGES	
Bank Name/Location	Effective Date
The Estes Park Bank TO: United Valley Bank Estes Park, Larimer County	01-01-97
Commercial Bank of Leadville TO: Commercial Bank Leadville, Lake County	01-10-97
Colorado State Bank TO: Colorado State Bank and Trust Denver, Denver County	02-10-97
Pioneer Bank of Longmont TO Pioneer Bank Longmont, Boulder County	04-28-97
Valley Bank TO: Valley Bank & Trust Brighton, Adams County	05/19/97

MERGER: STATE BANK WITH STATE BANK	
Bank Name/Location	Effective Date
Western Community Bank Cedaredge, Delta County INTO: WestStar Bank Vail, Eagle County	11-28-97
ARK Valley Independent Bank La Junta, Otero County INTO: Colorado East Bank & Trust Lamar, Prowers County	05-22-97
Professional Bank Denver, Denver County INTO: Vectra Bank Denver, Denver County	08-04-97

Financial Institution Activity

MERGER: STATE BANK TO NATIONAL BANK	
Bank Name/Location	Effective Date
Key Bank of Colorado Fort Collins, Larimer County INTO: KeyBank, N.A. Cleveland, OH	01-13-97
Bank of Douglas County Castle Rock, Douglas County INTO: FirstBank of Douglas County, N.A. Castle Rock, Douglas County	03-16-97
Colorado Community First State Bank-CO Denver, Denver County INTO: Colorado Community First National Bank Fort Morgan, Morgan County	04-01-97
Colorado Community First State Bank Steamboat Springs, Routt County INTO: Colorado Community First National Bank Fort Morgan, Morgan County	04-01-97
Rio Blanco State Bank Rangely, Rio Blanco County INTO: First National Bank of the Rockies Meeker, Rio Blanco County	05-02-97
Rocky Mountain State Bank Rangely, Rio Blanco County INTO: First National Bank of the Rockies Meeker, Rio Blanco County	05-02-97
Greenhorn Valley Bank Colorado City, Pueblo County INTO: Canon National Bank Canon City, Fremont County	07-12-97

BRANCH MERGER: STATE BANK TO NATIONAL BANK	
Bank Name/Location	Effective Date
Union Colony Bank- Fort Collins Branch TO: First National Bank Fort Collins, Larimer County	01-17-97
Union Colony Bank- Loveland Branch TO: First National Bank Loveland, Larimer County	01-17-97

BRANCH CLOSURE: STATE BANK	
Bank Name/Location	Effective Date
Community Banks of Colorado- Victor Branch Victor, Teller County	02-15-97

Financial Institution Activity

DETACHED FACILITY CLOSURE	
Bank Name/Location	Effective Date
Alpine Bank-Snowmass Village Mall Snowmass Village, Pitkin County TO: Alpine Bank Snowmass Village Branch	01-02-97
Key Bank of Colorado Commerce City, Adams County TO: National Charter	01-13-97
Key Bank of Colorado Denver, Denver County TO: National Charter	01-13-97

MONEY ORDER COMPANY LICENSE ISSUED	
Money Order Company/Location	Opening Date
Circle K Stores, Inc. Phoenix AZ	01-01-97
MoneyGram Payment Systems, Inc. Lakewood, Jefferson County	05-15-97
Orlandi Valuta (A California corporation) c/o First Data Corporation Englewood, Arapahoe County	10-22-97
PRODIRA Rio Grande, Zacatecas MEXICO 498	11-06-97
ADP Payroll Services, Inc. Roseland, NJ	11-17-97

MONEY ORDER COMPANY CLOSED	
Money Order Company/Location	Closing Date
Circle K Stores, Inc. Phoenix AZ	05-19-97

NON-COLORADO STATE CHARTERED BANKS WITH LOAN PRODUCTION OFFICES IN COLORADO	
Loan Production Office Name/Location	Loan Production Office Name/Location
SierraWest Bank California	Denver
Imperial Thrift and Loan Association California	Denver
Silicon Valley Bank California	Boulder
Bank of Commerce California	Englewood

Commercial Bank - Comparative Abstract

(000s Omitted)

ASSETS	118 Banks 12/31/97	Percent to Total	124 Banks 12/31/96	Increase (+) Decrease (-)	Percent Change
Cash and Balances Due From Depository Institutions	698,978	6.52%	802,875	- 103,897	-12.94%
Securities	2,398,618	22.36%	2,557,750	- 159,132	-6.22%
- Held to Maturity	1,006,529	9.38%	973,588	32,941	3.38%
- Available for Sale	1,392,089	12.98%	1,584,162	- 192,073	-12.12%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	502,188	4.68%	397,445	104,743	26.35%
Loans and Leases, Net of Unearned Income	6,681,308	62.29%	6,959,918	- 278,610	-4.00%
Less: Allowance for Loan and Lease Losses	83,079	0.77%	88,111	- 5,032	-5.71%
Loans and Leases, Net	6,598,229	61.51%	6,871,807	- 273,578	-3.98%
Assets Held in Trading Accounts	-	0.00%	7,308	- 7,308	-100.00%
Premises and Fixed Assets	283,205	2.64%	272,001	11,204	4.12%
Other Real Estate Owned	7,505	0.07%	12,194	- 4,689	-38.45%
Investments in Unconsolidated Subsidiaries	3,624	0.03%	3,203	421	13.14%
Acceptances	799	0.01%	352	447	126.99%
Intangible Assets	75,462	0.70%	139,367	- 63,905	-45.85%
Other Assets	157,928	1.47%	210,720	- 52,792	-25.05%
Deferred Losses	9	0.00%	215	- 206	-95.81%
Total Assets	10,726,545	100.00%	11,275,237	- 548,692	-4.87%

LIABILITIES

Deposits:	9,337,830	87.05%	9,562,068	- 224,238	-2.35%
Noninterest Bearing	2,177,402	20.30%	2,421,972	- 244,570	-10.10%
Interest Bearing	7,160,429	66.75%	7,140,096	20,333	0.28%
Federal Funds Purchased/Securities Sold	222,629	2.08%	360,824	- 138,195	-38.30%
Demand Notes Issued to U.S. Treasury	1,309	0.01%	439	870	198.18%
Trading Liabilities	-	0.00%	942	- 942	-100.00%
Other Borrowed Money:	130,244	1.21%	206,559	- 76,315	-36.95%
With Maturity One Year or Less	98,463	0.92%	185,529	- 87,066	-46.93%
With Maturity More Than One Year	31,781	0.30%	21,030	10,751	51.12%
Mortgage Indebtedness and Obligations Under Capitalized Leases	-	0.00%	3,704	- 3,704	-100.00%
Banks' Liability on Acceptances	799	0.01%	352	447	126.99%
Subordinated Notes and Debentures	-	0.00%	1,500	- 1,500	-100.00%
Other Liabilities	83,284	0.78%	75,999	7,285	9.59%
Total Liabilities	9,776,095	91.14%	10,212,387	- 436,292	-4.27%
Limited-Life Preferred Stock	-	0.00%	-	-	

EQUITY CAPITAL

Perpetual Preferred Stock	7,217	0.07%	3,430	3,787	110.41%
Common Stock	114,827	1.07%	116,108	- 1,281	-1.10%
Surplus	376,031	3.51%	503,529	- 127,498	-25.32%
Undivided Profits/Capital Reserves	446,274	4.16%	439,459	6,815	1.55%
Net Unrealized Gain (Loss) Available for Sale Securities	6,092	0.06%	109	5,983	5488.99%
Total Equity Capital	950,441	8.86%	1,062,635	- 112,194	-10.56%
Deferred Losses	9	0.00%	215	- 206	-95.81%

Total Liabilities and Equity Capital	10,726,545	100.00%	11,275,237	- 548,692	-4.87%
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Commercial Bank - Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	613,514	
Interest income on balance due from depository institution	1,661	
Interest and dividend income on securities	143,700	
Interest income from assets held in trading	0	
Interest income of federal funds sold and securities purchased under agreement to resell	20,078	
Income from lease financing receivables	1,069	
Total Interest Income	780,022	
Interest Expense:		
Interest on deposits	273,416	
Interest on federal funds purchase and securities sold under agreements to repurchase	11,869	
Interest on demand notes issued to the U.S. Treasury and on other borrowed money		
Interest on mortgage indebtedness and obligations under capitalized leases	6,967	
Interest on notes and debentures subordinated to deposits	10	
Total Interest Expense	292,262	
Net Interest Income		487,760
Provision for Loan Losses		30,172
Noninterest Income:		
Income from fiduciary activities	7032	
Service charges on deposit accounts	51,838	
Other noninterest income	64,163	
Total Noninterest Income		123,033
Gain (Loss) on Securities not Held in Trading Accounts	-	5,222
Noninterest Expense:		
Salaries	197,410	
Expenses of premises and fixed assets	52,499	
Other noninterest expense	126,631	
Total Noninterest Expense		376,540
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments		198,859
Applicable Income Taxes		61,684
Extraordinary Items and Other Adjustments, Net of Income Taxes		-
Net Income		137,175
Return on Average Assets		1.33%

Commercial Bank - Detail

(000s Omitted)

City	Bank	Cash & Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
ASPEN	PITKIN COUNTY BANK AND TRUST COMPANY	10,397	23,779	115,324	1,437	3,386	180,577	146,595	148,894	31,683	1.12
AURORA	COLONIAL BANK	3,480	5,093	40,611	360	2,260	56,713	51,938	52,385	4,328	3.04
AURORA	COMMERCE BANK OF AURORA	6,524	30,477	27,930	565	265	66,503	58,114	58,343	8,160	2.7
AVON	FIRSTBANK OF AVON	8,807	38,685	117,956	1,056	4,220	186,591	175,213	175,670	10,921	2.27
BAYFIELD	PINE RIVER VALLEY BANK	818	9,285	24,407	303	1,863	39,453	35,284	35,472	3,981	1.72
BOULDER	BESTBANK	28,458	204	157,716	769	1,555	190,646	166,943	176,598	14,048	6.04
BOULDER	BANK OF BOULDER, THE	8,524	23,429	167,514	2,922	2,324	228,574	196,001	200,270	28,304	0.27
BRIGHTON	VALLEY BANK	6,913	23,597	70,028	966	5,062	112,301	102,668	104,115	8,186	1.27
BROOMFIELD	EAGLE BANK	2,104	7,413	27,277	378	1,590	41,509	38,222	38,806	2,703	1.97
BRUSH	FARMERS STATE BANK OF BRUSH, THE	1,427	12,952	14,919	215	201	31,189	27,429	27,667	3,522	1.14
BUENA VISTA	COLLEGIATE PEAKS BANK	2,650	10,603	21,342	189	1,490	39,939	35,014	36,389	3,550	1.15
BURLINGTON	BANK OF BURLINGTON	2,372	18,216	13,829	185	294	35,813	32,394	32,592	3,221	2.12
CALHAN	FARMERS STATE BANK OF CALHAN	1,911	8,682	33,009	507	663	48,948	43,388	43,751	5,197	1.54
CASTLE ROCK	CASTLE ROCK BANK	4,526	5,141	30,032	356	2,072	48,939	44,645	45,097	3,842	1.87
CHEYENNE WELLS	EASTERN COLORADO BANK, THE	1,369	16,349	32,989	1,005	421	51,283	41,208	44,079	7,204	0.2
COLORADO SPRINGS	UMB BANK COLORADO	46,024	80,728	138,121	1,100	5,886	284,339	237,281	261,360	22,979	0.7
COLORADO SPRINGS	FIRST STATE BANK, COLORADO SPRINGS	203	20	6,901	90	378	7,706	6,536	6,611	1,095	1.82
COLORADO SPRINGS	BANK AT BROADMOOR, THE	3,071	14,285	24,758	249	1,980	53,466	48,619	49,025	4,441	1.64
COLORADO SPRINGS	CHEYENNE MOUNTAIN BANK	3,149	4,491	25,629	339	361	43,522	39,441	39,932	3,590	1.34
COLORADO SPRINGS	STATE BANK AND TRUST OF COLORADO SPRINGS	9,000	16,836	53,576	615	1,720	86,014	77,924	80,566	5,448	2.11
COLORADO SPRINGS	CITADEL BANK, THE	2,650	13,620	13,432	248	2,931	40,758	37,051	37,383	3,375	2.39
COLORADO SPRINGS	FIRSTBANK OF COLORADO SPRINGS	2,721	16,731	7,693	64	5,410	32,931	26,556	29,932	2,999	-3.13
CORTEZ	CITIZENS STATE BANK OF CORTEZ, THE	5,217	17,918	26,804	382	925	51,757	42,571	47,393	4,364	1.29
CRAIG	FIRST SECURITY BANK OF CRAIG, THE	1,741	13,950	24,741	951	499	41,103	37,163	38,044	3,059	-1.01
CRIPPLE CREEK	COMMUNITY BANKS OF COLORADO	4,373	1,340	40,464	535	1,973	50,507	43,105	46,341	4,166	0.87
DEL NORTE	RIO GRANDE COUNTY BANK, THE	4,223	3,199	31,490	462	552	44,984	37,446	37,793	7,191	0.33
DENVER	TRI-STATE BANK	6,631	34,226	74,422	1,077	2,211	127,585	116,601	117,177	10,408	1.75
DENVER	UNION BANK & TRUST	15,214	62,325	124,037	2,125	1,316	214,957	190,288	201,200	13,757	1.54
DENVER	YOUNG AMERICANS BANK	127	9,153	833	35	319	11,533	10,461	10,508	1,025	-0.29
DENVER	MOUNTAIN STATES BANK	9,902	87,719	104,078	2,284	3,486	215,015	186,032	187,196	27,819	1.68
DENVER	CITYWIDE BANK OF DENVER	8,542	11,555	35,726	443	932	57,007	52,585	52,946	4,061	1.1
DENVER	BANK OF DENVER, THE	6,352	33,125	83,137	820	1,555	133,384	120,919	121,694	11,690	1.22
DENVER	COLORADO STATE BANK AND TRUST	11,213	41,330	97,549	820	1,144	177,275	146,881	157,791	19,484	2.57
DENVER	GUARANTY BANK AND TRUST COMPANY	55,722	92,914	173,357	2,322	4,130	347,802	318,486	327,280	20,522	1.43
DENVER	VECTRA BANK	42,956	217,806	438,376	6,076	11,400	726,932	557,596	664,415	62,517	0.68
DENVER	BANKERS' BANK OF THE WEST	18,711	2,469	51,828	766	213	104,418	72,691	93,132	11,286	1.2
DENVER	PREMIER BANK	478	4,004	8,233	70	1,242	15,499	12,987	13,139	2,360	-1.41
DENVER	TRUST BANK OF COLORADO	1,360	20,458	12,394	93	325	36,949	25,552	31,705	5,244	-2.21
DOLORES	DOLORES STATE BANK, THE	1,145	19,066	30,437	273	146	53,665	46,701	46,790	6,875	1.79
DOVE CREEK	DOVE CREEK STATE BANK	604	4,849	8,126	363	74	15,300	13,037	13,638	1,662	0.02
DURANGO	BANK OF DURANGO	1,293	1,277	12,372	129	1,773	17,648	15,787	16,137	1,511	0.72
EAGLE	MOUNTAIN BANK	4,444	3,387	67,406	622	3,694	82,407	75,535	76,430	5,977	1.51
EATON	EATON BANK, THE	5,373	18,784	119,249	1,619	2,390	155,935	131,904	143,882	12,053	1.23
EATON	FARMERS BANK	2,322	4,993	54,072	898	583	64,265	52,892	59,217	5,048	1.42
ENGLEWOOD	CENTENNIAL BANK	7,342	7,037	4,046	58	224	32,102	30,088	30,154	1,948	1.43
ENGLEWOOD	MEGABANK OF ARAPAHOE	11,247	13,544	126,087	2,083	4,781	156,690	142,040	144,064	12,626	2.15
ENGLEWOOD	ARAPAHOE BANK AND TRUST	5,389	50,414	38,223	500	948	110,572	91,902	96,994	13,578	1.6
ESTES PARK	UNITED VALLEY BANK	2,696	20,597	43,568	379	2,707	76,343	69,420	69,919	6,424	1.93
EVANS	WELD COUNTY BANK	230	3,113	2,406	24	610	8,810	5,507	5,529	3,281	-1.85
EVERGREEN	FIRSTBANK OF EVERGREEN	1,037	8,995	3,172	24	1,784	15,166	10,028	13,044	2,122	-2.59
FLORENCE	ROCKY MOUNTAIN BANK & TRUST FLORENCE	1,914	10,695	16,585	281	2,236	32,830	21,216	30,372	2,458	1.73
FORT COLLINS	POUDRE VALLEY BANK	2,548	11,121	25,820	248	554	41,798	38,651	39,234	2,564	0.98
FORT COLLINS	FIRST STATE BANK OF FORT COLLINS	5,495	10,336	44,116	712	399	61,749	55,873	56,089	5,660	1.58
FORT COLLINS	FIRSTBANK OF NORTHERN COLORADO	3,082	15,553	50,636	431	4,762	74,373	58,524	68,212	6,161	0.84
FORT LUPTON	FIRST SECURITY BANK, THE	14,149	117,129	180,433	3,213	2,754	325,420	286,727	295,976	29,444	1.36
FORT MORGAN	FORT MORGAN STATE BANK	817	1,714	13,394	204	350	18,874	17,626	17,708	1,166	0.66
FORT MORGAN	FARMERS STATE BANK, THE	2,789	47,539	62,186	1,226	342	121,415	102,026	102,853	18,562	1.74
FOWLER	FOWLER STATE BANK	1,648	12,238	15,902	462	13	31,424	26,856	27,147	4,277	0.45
GLENWOOD SPRINGS	ALPINE BANK	37,294	63,048	368,542	3,645	29,203	523,124	475,109	484,870	38,254	1.55
GLENWOOD SPRINGS	GLENWOOD INDEPENDENT BANK	2,595	6,995	17,644	214	994	28,905	26,120	26,365	2,540	2.03
GRAND JUNCTION	BANK OF COLORADO-WESTERN SLOPE	6,639	34,026	89,731	1,302	7,642	141,657	120,088	129,296	12,361	1.34
GRAND JUNCTION	BANK OF GRAND JUNCTION	3,801	5,897	25,903	214	1,491	37,560	33,206	34,090	3,470	1.69
GREELEY	UNION COLONY BANK	16,467	42,111	166,651	2,589	5,074	246,050	201,020	217,883	28,167	0.66
GREELEY	1ST CHOICE BANK	11,224	58,153	165,020	1,896	8,757	244,696	205,690	227,153	17,543	0.99
GREELEY	FIRSTBANK OF GREELEY	922	7,194	10,126	87	487	19,025	11,833	17,068	1,957	0.16
GREELEY	CACHE	791	8,621	54,529	517	400	71,731	64,796	65,117	6,614	0.95
GREENWOOD VILLAGE	FIRST AMERICAN STATE BANK	1,635	4,702	19,752	232	400	29,288	26,867	26,923	2,365	1.03

Commercial Bank - Detail

(000s Omitted)

City	Bank	Cash & Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
GUNNISON	GUNNISON BANK AND TRUST COMPANY, THE	1,526	3,463	20,376	248	1,395	29,520	26,421	27,657	1,863	0.9
HAXTUN	HAXTUN COMMUNITY BANK	946	6,042	14,782	190	137	22,827	20,079	20,284	2,543	1.58
HOTCHKISS	FIRST STATE BANK OF HOTCHKISS	2,118	4,018	18,361	360	455	29,741	27,154	27,213	2,528	2.57
IDAHO SPRINGS	FIRST STATE BANK	1,021	2,486	15,434	110	312	19,292	17,287	17,719	1,573	4.45
KEENESBURG	CITIZENS STATE BANK	1,462	4,841	17,335	394	30	30,622	27,671	27,993	2,629	1.72
KERSEY	INDEPENDENT BANK	4,100	12,995	107,018	1,336	3,428	135,616	124,912	125,494	10,122	1.24
KIRK	KIRK STATE BANK	1,042	1,152	17,058	167	80	20,174	17,399	18,560	1,614	1.84
KIT CARSON	KIT CARSON STATE BANK	1,122	8,145	18,082	89	378	31,065	26,730	26,945	4,120	0.74
LA JUNTA	COLORADO BANK AND TRUST COMPANY OF LA JUNTA, THE	3,035	11,542	25,093	700	2,093	46,806	42,225	42,396	4,410	1.15
LA JUNTA	LA JUNTA STATE BANK & TRUST COMPANY	2,268	10,982	25,356	76	675	41,212	33,548	36,614	4,598	1.21
LAFAYETTE	LAFAYETTE STATE BANK	7,757	12,466	59,284	754	4,320	90,530	84,155	84,999	5,531	0.97
LAKEWOOD	LAKEWOOD STATE BANK	1,975	7,189	24,586	364	2,032	40,807	36,563	36,799	4,008	2.74
LAKEWOOD	FRONT RANGE BANK	772	5,458	3,078	15	664	12,351	10,237	10,261	2,090	-1.53
LAMAR	VALLEY STATE BANK	5,319	19,282	59,243	711	206	86,334	74,764	79,231	7,103	1.39
LAMAR	COLORADO EAST BANK & TRUST	6,115	50,587	86,902	1,442	3,030	153,930	139,053	140,928	13,002	0.75
LEADVILLE	FIRST MOUNTAIN BANK	599	2,785	10,752	96	660	16,188	14,892	15,047	1,141	2.01
LEADVILLE	COMMERCIAL BANK OF LEADVILLE	1,691	8,539	21,549	203	1,745	35,002	29,819	32,333	2,669	2.87
LITTLETON	FIRSTBANK OF SOUTH JEFFCO	8,269	102,100	97,187	917	8,929	223,536	209,260	210,851	12,685	1.62
LONGMONT	FIRSTBANK OF LONGMONT	6,874	40,448	106,431	968	5,733	164,218	149,414	153,393	10,825	1.95
LONGMONT	PIONEER BANK	6,493	15,093	82,711	504	3,235	130,412	121,071	121,567	8,845	1.85
LOVELAND	HOME STATE BANK, THE	6,183	40,732	63,621	827	4,028	115,216	103,871	105,058	10,158	1.24
LOVELAND	AMERICAN BANK	3,764	9,314	60,377	454	1,359	75,950	68,676	70,146	5,804	1.58
MANCOS	MANCOS VALLEY BANK	843	3,168	12,835	141	274	18,699	16,904	17,103	1,596	1.56
MCCLAVE	MCCLAVE STATE BANK	299	2,546	9,295	240	821	13,946	12,077	12,232	1,714	1.19
MONTE VISTA	BANK OF MONTE VISTA	10,605	16,259	34,756	374	364	63,383	53,435	55,335	8,048	1.6
MONTROSE	MONTROSE BANK	1,766	10,394	19,886	174	1,182	34,622	29,230	31,118	3,504	1.32
NORTHGLENN	FIRST STATE BANK OF COLORADO	6,913	8,954	129,303	617	5,007	157,664	141,880	144,911	12,753	1.49
NORWOOD	WESTERN COLORADO BANK	3,680	6,221	26,624	265	1,322	40,327	37,172	37,515	2,812	1.09
OLATHE	OLATHE STATE BANK	487	4,770	9,508	159	137	16,093	14,525	14,781	1,312	1.1
OURAY	CITIZENS STATE BANK OF OURAY, THE	1,671	16,332	19,460	271	525	40,930	34,790	35,159	5,771	2.17
PAGOSA SPRINGS	CITIZENS BANK OF PAGOSA SPRINGS	1,103	3,565	17,880	407	2,071	24,585	22,092	23,057	1,528	0.18
PAONIA	PAONIA STATE BANK	1,033	2,044	20,123	205	438	24,997	21,991	22,572	2,425	1.75
PARKER	COMMUNITY BANK OF PARKER	3,229	10,259	44,149	367	2,152	64,886	57,400	58,248	6,638	1.21
PARKER	FIRST UNITED BANK	6,373	486	56,591	568	7,721	84,212	74,857	75,152	9,060	2.19
PUEBLO	MINNEQUA BANK OF PUEBLO, THE	15,137	46,431	216,732	2,215	9,324	289,992	255,765	272,819	17,173	1.18
PUEBLO	PUEBLO BANK AND TRUST COMPANY, THE	15,485	64,556	213,936	1,247	8,707	308,392	275,657	285,870	22,522	2.12
PUEBLO	CENTENNIAL BANK OF BLENDEN	1,512	5,183	13,461	293	529	23,950	21,422	21,550	2,400	1.11
ROCKY FORD	EMPIRE STATE BANK, THE	1,736	2,966	7,416	122	85	13,196	10,867	11,342	1,854	0.79
TELLURIDE	BANK OF TELLURIDE	4,259	11,666	45,275	535	6,938	68,538	59,204	61,702	6,836	1.25
THORNTON	NORTH VALLEY BANK	2,364	24,054	29,860	409	1,010	61,966	56,347	56,786	5,180	1.52
VAIL	FIRSTBANK OF VAIL	5,242	24,843	139,977	1,421	3,112	187,566	173,174	173,646	13,920	2.38
VAIL	WESTSTAR BANK	16,686	19,731	154,913	1,364	17,902	230,324	206,345	211,546	18,778	0.9
WALDEN	NORTH PARK STATE BANK	626	2,696	4,464	58	230	10,203	9,050	9,185	1,018	0.94
WALSH	COLORADO STATE BANK OF WALSH	1,438	8,894	13,061	234	234	23,902	20,666	21,412	2,481	1.56
WESTCLIFFE	COLORADO MOUNTAIN BANK	2,390	5,272	21,380	276	577	33,067	29,960	30,093	2,974	1.66
WESTMINSTER	CITIZENS BANK	3,251	12,639	27,136	264	1,093	48,511	43,652	43,882	4,629	1.74
WHEAT RIDGE	FOOTHILLS BANK	2,582	5,854	20,526	243	184	31,353	27,833	27,920	3,433	1.02
WILEY	STATE BANK OF WILEY, THE	1,727	12,126	32,698	1,252	113	46,577	31,289	35,632	10,945	2.9
WINDSOR	BANK OF COLORADO-FRONT RANGE	1,925	12,264	29,504	451	1,012	46,335	41,594	42,185	4,150	1.4
WOODLAND PARK	PARK STATE BANK	2,342	23,001	16,197	193	941	44,537	39,719	39,932	4,605	1.36
WRAY	WRAY STATE BANK	1,031	4,550	11,150	165	150	19,200	16,785	17,077	2,123	1.52
Commercial Bank Totals		698,978	2,398,618	6,681,308	83,079	283,205	10,726,545	9,337,830	9,776,095	950,441	

Industrial Bank - Abstract

(000s Omitted)

ASSETS	5 Banks 12/31/97	Percent to Total	5 Banks 12/31/96	Increase (+) Decrease (-)	Percent Change
Cash and Balances Due From Depository Institutions	23,310	4.94%	19,209	4,101	21.35%
Securities	73,536	15.58%	72,961	575	0.79%
- Held to Maturity	45,050	9.55%	57,057	- 12,007	-21.04%
- Available for Sale	28,486	6.04%	15,904	12,582	79.11%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	29,050	6.16%	24,463	4,587	18.75%
Loans and Leases, Net of Unearned Income	346,412	73.41%	342,969	3,443	1.00%
Less: Allowance for Loan and Lease Losses	10,503	2.23%	11,394	- 891	-7.82%
Loans and Leases, Net	335,909	71.18%	331,575	4,334	1.31%
Assets Held in Trading Accounts	-	0.00%	-	-	
Premises and Fixed Assets	859	0.18%	891	- 32	-3.59%
Other Real Estate Owned	105	0.02%	-	105	
Investments in Unconsolidated Subsidiaries	-	0.00%	-	-	
Acceptances	-	0.00%	-	-	
Intangible Assets	1,474	0.31%	1,858	- 384	-20.67%
Other Assets	7,647	1.62%	9,182	- 1,535	-16.72%
Deferred Losses	-	0.00%	-	-	
Total Assets	471,890	100.00%	460,139	11,751	2.55%

LIABILITIES

Deposits:	353,745	74.96%	342,725	11,020	3.22%
Noninterest Bearing	1,021	0.22%	1,039	- 18	-1.73%
Interest Bearing	352,724	74.75%	341,686	11,038	3.23%
Federal Funds Purchased/Securities Sold	-	0.00%	-	-	
Demand Notes Issued to U.S. Treasury	-	0.00%	-	-	
Trading Liabilities	-	0.00%	-	-	
Other Borrowed Money:	38,871	8.24%	43,446	- 4,575	-10.53%
With Maturity One Year or Less	107	0.02%	1,318	- 1,211	-91.88%
With Maturity More Than One Year	38,764	8.21%	42,128	- 3,364	-7.99%
Mortgage Indebtedness and Obligations Under Capitalized Leases	-	0.00%	-	-	
Banks' Liability on Acceptances	-	0.00%	-	-	
Subordinated Notes and Debentures	-	0.00%	-	-	
Other Liabilities	4,065	0.86%	3,327	738	22.18%
Total Liabilities	396,681	84.06%	389,498	7,183	1.84%
Limited-Life Preferred Stock	-	0.00%	-	-	

EQUITY CAPITAL

Perpetual Preferred Stock	-	0.00%	-	-	
Common Stock	5,233	1.11%	5,233	-	0.00%
Surplus	37,222	7.89%	36,221	1,001	2.76%
Undivided Profits/Capital Reserves	32,713	6.93%	29,246	3,467	11.85%
Net Unrealized Gain (Loss) Available for Sale Securities	41	0.01%	59	100	-169.49%
Total Equity Capital	75,209	15.94%	70,641	4,568	6.47%
Deferred Losses	-	0.00%	-	-	

Total Liabilities and Equity Capital	471,890	100.00%	460,139	11,751	2.55%
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Industrial Bank - Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	44,072	
Interest income on balance due from depository institution	802	
Interest and dividend income on securities	4,970	
Interest income from assets held in trading	-	
Interest income of federal funds sold and securities purchased under agreement to resell	1,683	
Income from lease financing receivables	2	
Total Interest Income	51,529	
Interest Expense:		
Interest on deposits	18,673	
Interest on federal funds purchase and securities sold under agreements to repurchase	-	
Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money	2,698	
Interest on notes and debentures subordinated to deposits	-	
Total Interest Expense	21,371	
Net Interest Income		30,158
Provision for Loan Losses		7,807
Noninterest Income:		
Income from fiduciary activities	-	
Service charges on deposit accounts	264	
Other noninterest income	572	
Total Noninterest Income		836
Gain (Loss) on Securities not Held in Trading Accounts	-	10
Noninterest Expense:		
Salaries	4,147	
Expenses of premises and fixed assets	1,056	
Other noninterest expense	7,391	
Total Noninterest Expense		12,594
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments		10,583
Applicable Income Taxes		3,981
Extraordinary Items and Other Adjustments, Net of Income Taxes		-
Net Income		6,602
Return on Average Assets		1.40%

Industrial Bank - Detail

(000s omitted)

City	Bank	Cash & Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
AURORA	AVCO ARMED FORCES INDUSTRIAL BANK	1,074	1,848	1,298	59	5	4,233	1,862	1,976	2,257	3.61
COLORADO SPRINGS	AFBA INDUSTRIAL BANK	6,638	61,279	143,675	5,102	698	241,283	216,933	218,049	23,234	0.43
CORTEZ	BASIN INDUSTRIAL BANK	406	4,207	1,884	25	16	7,012	6,225	6,261	751	0.53
DENVER	FIRST COMMUNITY INDUSTRIAL BANK	14,622	5,105	191,991	5,142	136	210,172	121,383	162,870	47,302	2.58
GRAND JUNCTION	HOME LOAN INDUSTRIAL BANK	570	1,097	7,564	175	4	9,190	7,342	7,525	1,665	1.49
Industrial Bank Totals		23,310	73,536	346,412	10,503	859	471,890	353,745	396,681	75,209	

Trust Company - Abstract

(000s Omitted)

ASSETS	10 TRUSTS 12/31/96	PERCENT TO TOTAL	8 TRUSTS 12-31-95	INCREASE (+) DECREASE (-)	PERCENT CHANGE
Cash and Balances Due From Banks	9,392	0.58%	41,758	-32,366	-77.51%
Total Securities	1,541,640	95.87%	1,062,931	478,709	45.04%
Fees Receivable, Expenses, Fixed/Other Assets	57,012	3.55%	425,843	-368,831	-86.61%
Total Assets	1,608,044	100.00%	1,530,532	77,512	5.06%

LIABILITIES					
Deposits	1,385,305	86.15%	1,310,114	75,191	5.74%
Accounts Payable	641	0.04%	493	148	30.02%
Notes Payable, Cap. Leasese., Other Liabilities	81,426	5.06%	87,820	-6,394	-7.28%
Total Liabilities	1,467,372	91.25%	1,398,427	68,945	4.93%

CAPITAL					
Common Stock	3,340	0.21%	1,935	1,405	72.61%
Perpetual Preferred Stock	7,131	0.44%	6,131	1,000	16.31%
Paid-in Capital in Excess of Par, RE, 115	130,201	8.10%	124,039	6,162	4.97%
Total Capital	140,672	8.75%	132,105	8,567	6.48%
TOTAL LIABILITIES AND CAPITAL	1,608,044	100.00%	1,530,532	77,512	5.06%

TRUST ACCOUNTS					
Total Trust Assets	36,708,616		36,695,293	13,323	0.04%
Number of Trust Accounts (Actual)	745,689		789,958	-44,269	-5.60%
Trust Account Average	49,210		46,452	2,758	5.94%

Trust Company - Income Statement

(000s Omitted)

Income		
Trust administrative fee income	88,054	
Interest and dividend income earned	96,508	
Other income	5,467	
Total Income		190,026
Expenses		
Salaries and employee benefits	53,784	
Interest expense on deposits	34,360	
Occupancy expenses	11,482	
Contracted outside servicing expenses	1,685	
Other expenses	28,270	
Provisions for uncollected fees	102	
Total Expenses		129,683
Net Income Before Taxes	60,343	
Applicable Income Taxes	22,950	
Dividends Declared	15,116	
Net Income		22,277

Trust Company - Detail

(000s Omitted)

City	Trust Company	Cash & Due From Depository Institutions	Total Securities	Fees Recbl.	Premises and Fix Assets	Other Assets	Intangible Assets	Total Assets	Total Trust Assets	Total Deposits	Other Liab.	Total Equity	Net Income
DENVER	FIRST TRUST CORPORATION	116	771,611	11,979	7,651	124,979	0	916,336	16,041,294	758,453	86,584	71,299	10,341
DENVER	LINCOLN TRUST COMPANY	7	267,515	1,080	937	12,384	1,539	283,462	3,902,836	245,912	9,544	28,006	5,196
DENVER	INVESCO TRUST COMPANY	0	10,511	703	0	4,329	0	15,543	7,524,959	0	5,435	10,108	10,223
ENGLEWOOD	RESOURCES TRUST COMPNAV	5,090	449,959	0	2,160	36,421	833	494,463	13,514,983	439,554	18,298	36,611	7,282
DENVER	SENTINEL TRUST COMPANY	297	1,471	1,470	9	39	0	3,286	332,744	0	24	3,262	3,778
DENVER	INVESTMENT TRUST COMPANY	205	566	349	16	0	0	1,136	190,211	0	236	900	68
GRAND JCT.	HERITAGE TRUST COMPANY	51	260	423	162	48	22	966	261,511	0	92	874	124
ENGLEWOOD	TRUST COMPANY OF AMERICA	1,389	29,945	449	981	257	3,462	36,483	1,619,603	29,695	209	6,579	993
BOULDER	INVESTORS INDEPENDENT TRUST CO.	3	259	22	102	148	23	557	75,200	0	53	504	-136
DENVER	AMERICAN SECURITIES TRANSFER & TRUST, I	1,424	0	605	85	690	386	3,190	43,913	0	622	2,568	-10
Trust Company Totals:		8,582	1,532,097	17,080	12,103	179,295	6,265	1,755,422	43,507,254	1,473,614	121,097	160,711	37,859

Directory

1st Choice Bank

2164 35th Avenue
Greeley 80634
970-330-3300

Fort Collins Branch
3600 South College Avenue
Fort Collins 80525
970-226-4545

Windsor Branch
1069 W. Main Street
Windsor 80550
970-686-7900

A

Action Credit Advisors

1818 South 72nd Street
Omaha NE 68124
340-293-3100

ADP Payroll Services, Inc.

One ADP Boulevard
Roseland NJ 07068
201-994-5000

AFBA Industrial Bank

Peterson AFB, Building 1485
Colorado Springs 80914
719-574-2777

Alpine Bank

2200 Grand Avenue
Glenwood Springs 81601
970-945-2424

Aspen Branch
600 E. Hopkins Avenue
Aspen 81611
970-920-4800

Aspen Airport Business
Center Branch
119 Unit E, AABC
Aspen 81611
970-544-9400

Avon Branch
10 West Beaver Creek Blvd.
Avon 81620
970-949-3333

Avon City Market Branch
260 Beaver Creek Place
Avon 81620
970-949-3333

Basalt Branch
137 Midland Avenue
Basalt 81621
970-927-3101

Carbondale Branch
350 Highway #133
Carbondale 81623
970-963-3040

El Jebel Branch
250 East Valley Road
Carbondale 81623
970-963-9320

Clifton/Grand Junction Branch
570 32nd Road
Clifton 81520
970-434-5600

Eagle Branch
0205 Chambers Avenue
Eagle 81631
970-328-1666

West Glenwood Springs
Branch
50891 Highway 6 & 24
Glenwood Springs 81601
970-945-9700

Grand Junction Downtown
Branch
225 North Fifth Street
Grand Junction 81501
970-243-5600

Horizon Branch
709 Horizon Drive
Grand Junction 81506
970-242-5700

New Castle Branch
810 Castle Valley Blvd.
New Castle 81647
970-984-2600

Battlement Mesa Branch
0073 I Sipparelle Drive
Parachute 81635
970-285-7100

Rifle Branch
100 East 4th Street
Rifle 81650
970-625-9610

Snowmass Village Branch
15 Kearns Road
Snowmass Village 81615
970-923-3600

Snowmass Village Mall
Branch
45 Village Square
Snowmass Village 81615
970-923-4931

Vail Branch
141 East Meadows Drive
Vail 81657
970-476-8700

Vail Commons Branch
2099 North Frontage Road
Vail 81657
970-949-4000

Directory

American Bank

300 E. 29th Street
Loveland 80538
970-669-1776

Downtown Branch
2120 Broadway
Boulder 80302
303-443-9090

Glendale Branch
4600 Leetsdale Drive
Glendale 80222
303-572-3600

American Securities Transfer & Trust, Inc.

1825 Lawrence Street, Suite 444
Denver 80202
303-234-5300

The Bank of Burlington

410 14th Street
Burlington 80807
719-346-5376

The Bank of Durango

125 Sawyer Street
Durango 81301
970-259-5500

Arapahoe Bank & Trust

7777 East Arapahoe Road
Englewood 80112
303-770-5100

Bank of Colorado- Front Range

501 Main Street
Windsor 80550
970-686-7444

The Bank of Grand Junction

2415 F Road
Grand Junction 81505
970-241-9000

Detached Facility
7790 E. Arapahoe Road
Englewood 80112
303-770-5100

Front Range Branch
1041 West Main Street
Windsor 80550
970-686-7631

Downtown Branch
326 Main Street
Grand Junction 81501
970-242-6000

AVCO Armed Forces Industrial Bank

3300 South Parker Road
Suite 320B
Aurora 80014
303-743-4720

Bank of Colorado- Western Slope

200 Grand Avenue
Grand Junction 81501
970-245-1600

Bank of Monte Vista

101 Adams Street
Monte Vista 81144
719-852-5901

B

The Bank at Broadmoor

Four Elm Avenue
Colorado Springs 80903
719-633-2695

Western Slope Branch
901 Grand Avenue
Glenwood Springs 81601
970-945-7422

The Bank of Telluride

238 East Colorado Avenue
Telluride 81435
970-728-2000

Downtown Branch
501 South Tejon Street
Colorado Springs 80903
719-578-5488

Basalt Branch
6555 East Valley Road
Basalt 81621
970-704-1144

Bankers' Bank of the West

1099 18th Street, Suite 2700
Denver 80202
303-291-3700

The Bank of Boulder

3033 Iris
Boulder 80301
303-443-9090

Bank of Denver

1534 California Street
Denver 80217
303-572-3600

Basin Industrial Bank

2 East Main Street
Cortez 81321
970-565-8565

Auto Bank Facility
606 West Colfax
Denver 80217
303-572-3600

BestBank

2950 Pearl Street
Boulder 80301
303-413-3400

Loan Production Office
2626 East 120th Avenue
Thornton 80233

Directory

C

Cache Bank-Greeley

924 11th Street
Greeley 80631
970-351-7878

Castle Rock Bank

501 Wilcox Street
Castle Rock 80104
303-688-5191

Centennial Bank

13700 East Arapahoe Road
Englewood 80112
303-680-1600

Centennial Bank of Blende

1515 Santa Fe Drive
Pueblo 81006
719-543-0763

Cheyenne Mountain Bank

1580 East Cheyenne Mountain
Colorado Springs 80906
719-579-9150

West Branch

793 South Eighth Street
Colorado Springs 80906
719-442-6669

The Citadel Bank

730 Citadel Drive East
Colorado Springs 80909
719-597-0170

Citicorp (Money Orders)

399 Park Avenue
New York NY 10043

Citicorp Services Inc.

(Money Orders)
8430 West Bryn Mawr Avenue
11th Floor, Legal Department
Chicago IL 60631
773-380-5111

Citizens Bank

3300 West 72nd Avenue
Westminster 80030
303-428-7536

Citizens Bank of Pagosa Springs

703 San Juan Street
Pagosa Springs 81147
970-264-2235

Pagosa Springs Branch

27 Talisman Drive
Pagosa Springs 81147
970-731-7235

The Citizens State Bank of Cortez

77 West Main Street
Cortez 81321
970-565-8421

The Citizens State Bank of Ouray

600 Main Street
Ouray 81427
970-325-4478

Montrose County Branch

115 Highway 97
Naturita 81422
970-865-2255

Ridgeway Branch

145 West Sherman, Hwy. 62
Ridgeway 81432
970-626-5462

Silverton Branch

1218 Greene Street
Silverton 81433
970-387-5502

The Citizens State Bank

100 South Main Street
Keenesburg 80643
303-732-4246

Citywide Bank of Denver

12075 East 45th Avenue
Denver 80239
303-365-8000

Lakewood Branch

3345 South Wadsworth Blvd.
Lakewood 80227
303-986-8686

Wheat Ridge Branch

9500 West 49th Avenue
Suite C-100
Wheat Ridge 80033
303-365-8060

Collegiate Peaks Bank

105 Centennial Plaza
Buena Vista 81211
719-395-2472

Salida Banking Center

540 Highway 50
Salida 81201
719-395-1308

Colonial Bank

3095 South Parker Road
Aurora 80014
303-671-9000

Broadway Hampden Branch

3501 South Broadway
Englewood 80150
303-761-1052

Directory

West Evans Branch
2693 West Evans Avenue
Denver 80219
303-937-1110

The Colorado Bank & Trust Company

301 Colorado Avenue
La Junta 81050
719-384-8131

Colorado East Bank & Trust

520 South Main
Lamar 81052
719-336-5200

Granada Branch
108 East Goff Street
Granada 81041
719-734-5200

Holly Branch
100 North Main
Holly 81047
719-537-6800

La Junta Branch
405 Colorado Avenue
La Junta 81050
719-384-7753

Springfield Branch
1030 Main Street
Springfield 81073
719-523-4548

Colorado Mountain Bank

1000 Main Street
Westcliffe 81252
719-783-9211

Fountain Branch
410 S. Santa Fe
Fountain 80817
719-382-5643

Colorado State Bank and Trust
1600 Broadway
Denver 80217
303-861-2111

Colorado State Bank of Walsh
501 Colorado
Walsh 81090
719-324-5206

Comdata Network, Inc.
(Money Orders)
5301 Maryland Way
Brentwood, TN 37027
615-370-7000

Commerce Bank of Aurora
15305 East Colfax
Aurora 80011
303-344-5202

Commercial Bank
400 Harrison Avenue
Leadville 80461
719-486-0420

Loan Production Office
301 East Main Street
Buena Vista 81211
719-395-8648

Buena Vista Branch
725 Highway 24, North
Buena Vista 81211
719-395-8648

Community Bank of Parker
19590 East Main Street
Parker 80134
303-841-0970

Elizabeth Branch
165 Mainstreet
Elizabeth 80107
1-303-646-0927

Franktown Branch
2195 North Colorado Hwy. 83
Franktown 80116
303-688-3888

Parker Branch
10355 South Parker Road
Parker 80134
303-841-3448

Southeast Branch
3655 South Monaco Parkway
Denver 80237
303-691-9595

Community Banks of Colorado

101 East Warren Avenue
Cripple Creek 80813
719-689-2591

Crested Butte Branch
505 White Rock Avenue
Crested Butte 81224
970-349-1000

Gunnison Branch
1100 North Main
Gunnison 81230
970-641-9000

Consumer Credit Counseling Service of Greater Denver

10375 E. Harvard, Suite 300
Denver 80231
303-750-2228 Ext. 1047

Consumer Credit Counseling Service of Northern Colorado and Southeast Wyoming

126 West Harvard Street #5
Fort Collins 80525
970-229-0695

Directory

**Consumer Credit
Counseling Service of
Southern Colorado, Inc.**
1233 Lake Plaza Drive
Colorado Springs 80906
719-576-0909 Ext. 25

Downtown Greeley Branch
930 11th Avenue
Greeley 80631
970-356-3456

**The Farmers State
Bank of Fort Morgan**
123 East Kiowa Avenue
Fort Morgan 80701
970-867-5661

The Empire State Bank
301 North Main
Rocky Ford 81067
719-254-7821

First American State Bank
8390 E. Crescent Parkway
Suite 100
Greenwood Village 80237
303-694-6464

D

The Dolores State Bank
101 South 6th Street
Dolores 81323
970-882-7611

Dove Creek State Bank
305 South Guyrene
Dove Creek 81324
970-677-2241

F

Farmers Bank
100 Elm Avenue
Eaton 80615
970-454-3434

Ault Branch
203 First Street
Ault 80610
970-834-2121

Fort Collins Branch
713 S. Lemay
Fort Collins 80524
970-490-2121

**First Community
Industrial Bank**
3600 East Alameda Avenue #100
Denver 80209
303-399-3400

Loan Production Office
24 Club Manor Dr., Ste. 104
Pueblo 81008
719-583-8460

Colorado Springs Branch
601 North Nevada Avenue
Colorado Springs 80903
719-632-8801

Fort Collins Branch
2721 South College Avenue
Fort Collins 80525
303-988-2300

Lakewood Branch
12790 West Alameda Pkwy.
Lakewood 80228
303-794-4221

Littleton Branch
1109 West Littleton Blvd.
Littleton 80120
303-776-2727

Longmont Branch
600 Kimbark Street
Longmont 80501

E

Eagle Bank
1990 West Tenth Avenue
Broomfield 80020
303-460-9991

The Eastern Colorado Bank
10 South First Street
Cheyenne Wells 80810
719-767-5652

The Eaton Bank
100 Oak Avenue
Eaton 80615
970-454-3456

**The Farmers State
Bank of Brush**
200 Clayton Street
Brush 80723
970-842-5101

**Farmers State
Bank of Calhan**
458 Colorado Avenue
Calhan 80808
719-347-2727

Falcon Branch
7025 Meridian Road
Falcon 80831
719-495-3650

Greeley Branch
2700 47th Avenue
Greeley 80634
970-339-3456

Directory

First Mountain Bank

409 Harrison Avenue
Leadville 80461
719-486-3150

The First Security Bank

605 4th Street
Fort Lupton 80621
303-857-6651

Akron Branch
190 Main Street
Akron 80720
970-345-2273

Brush Branch
301 Clayton
Brush 80723
970-842-2844

Fort Collins Branch
300 E. Horsetooth, Ste. 102
Fort Collins 80525
970-206-1160

Fort Morgan Branch
401 Main Street
Fort Morgan 80701
970-867-9497

Holyoke Branch
106 South Interocean Avenue
Holyoke 80734
970-854-2291

Julesburg Branch
122 W. First Street
Julesburg 80737
970-474-3307

Convenience Center
329 West Main
Sterling 80751
303-522-0560

Sterling Branch
South 3rd & Ash Street
Sterling 80751
970-522-2354

Yuma Branch
320 South Main
Yuma 80729
970-848-5448

First Security Bank of Craig

250 West Victor Way
Craig 81625
970-824-9421

First State Bank

1441 Miner Street
Idaho Springs 80452
303-567-2696

First State Bank of Fort Collins

2900 South College Avenue
Fort Collins 80525
970-223-3535

First State Bank of Hotchkiss

102 East Bridge Street
Hotchkiss 81419
970-872-3111

Detached Facility
255 Bridge Street
Hotchkiss 81419
970-872-4737

First State Bank, Colorado Springs

1776 South Nevada Avenue
Colorado Springs 80906
719-475-1776

First Trust Corporation

717 17th Street
Denver 80217
303-293-2223

First United Bank

19201 East Main Street
Parker 80134
303-841-4000

City Center Branch
14501 East Alameda Avenue
Aurora 80012
303-360-5555

Colorado Springs Branch
1700 East Platte Avenue
Colorado Springs 80909
719-634-6800

Cottonwood Plaza Branch
17821 Cottonwood Drive
Parker 80134
303-680-8000

Lakewood Branch
201 Wadsworth Blvd.
Lakewood 80226
303-274-9000

Mission Viejo Branch
15490 East Hampden Avenue
Aurora 80013
303-693-1000

Park Hill Branch
5901 East Colfax Avenue
Denver 80220
303-320-4444

Tech Center Branch
8095 East Belleview Avenue
Englewood 80111
303-721-8800

Firststate Bank of Colorado

11210 Huron
Northglenn 80234
303-451-1010

Boulder Branch
6685 Gunpark Drive
Boulder 80301
303-581-0123

Cherry Creek Branch
101 Garfield Street
Denver 80206
303-355-3030

Directory

Greeley Branch
3501 West 12th Street
Greeley 80634
970-356-3760

Loveland Branch
205 East Eisenhower
Loveland 80537
970-622-8080

Thornton Branch
2616 East 120th Avenue
Thornton 80233
303-457-2020

Westminster Branch
9191 Sheridan
Westminster 80030
303-428-5050

FirstBank of Avon
0011 West Beaver Creek Blvd.
Avon 81620
970-949-0100

Beaver Creek Branch
1280 Village Road
Beaver Creek 81620
970-845-7100

Edwards Branch
105 Edwards Village Blvd.
Edwards 81632
970-926-6100

**FirstBank of
Colorado Springs**
817 Village Center Drive
Colorado Springs 80919
719-532-1000

19th/Uintah Branch
1750 W. Uintah Street
Colorado Springs 80904
719-532-1000

Briargate/Union Branch
27900 Briargate Blvd.
Colorado Springs 80920
719-535-9000

Garden of the Gods Branch
1275 Garden of the Gods Rd.
Colorado Springs 80907

FirstBank of Evergreen
30770 Stagecoach Blvd.
Evergreen 80439
303-679-1000

FirstBank of Greeley
2901 23rd Avenue
Greeley 80631
970-339-9000

FirstBank of Longmont
600 Florida Avenue
Longmont 80501
303-772-5500

Erie Branch
512 Briggs
Erie 80516
303-443-8747

Twin Peaks Mall Branch
1250 South Hover Road
Longmont 80501
303-235-1085

**FirstBank of
Northern Colorado**
1013 East Harmony Road
Fort Collins 80525
970-235-1035

Foothills Branch
3121 South College Avenue
Fort Collins 80525
970-223-1200

Loveland Branch
225 East 29th Street
Loveland 80537
970-669-4000

Taft Branch
1352 W. Eisenhower Blvd.
Loveland 80537
970-699-4000

FirstBank of South Jeffco
5125 South Kipling
Littleton 80127
303-988-2000

Academy Park Branch
3500 South Wadsworth
Lakewood 80235
303-988-2000

Bear Valley Branch
3100 South Sheridan Blvd.
Denver 80227
303-988-2000

Ken-Caryl Branch
11767 W. Ken Caryl Avenue
Littleton 80127
303-988-2000

Wadsworth/Coal Mine Branch
6701 South Wadsworth
Littleton 80123
303-988-2000

FirstBank of Vail
17 Vail Road
Vail 81657
970-476-5686

Detached Facility
573 West Lionshead Circle
Vail 81657

Minturn Branch
472 Main Street
Minturn 81645
970-827-5752

West Vail Branch
2271 N. Frontage Road West
Vail 81657
970-476-5686

Directory

Foothills Bank

4975 Kipling
Wheat Ridge 80033
303-940-9100

Fort Morgan State Bank

520 Sherman Street
Fort Morgan 80701
970-867-3319

The Fowler State Bank

201 Main Street
Fowler 81039
719-263-4276

Francheque S.A.

(Money Orders)
Thomas Cook Travel Svcs., Inc.
39
8 rue Bellini B.P. 102-16
75763 Paris Cedex 16 FRANCE

Front Range Bank

1301313 W. Alameda Parkway
Lakewood 80228
303-9899-1313

G

Glenwood Independent Bank

1620 Grand Avenue
Glenwood Springs 81601
970-945-7477

City Market Branch
1410 Grand Avenue
Glenwood Springs 81601
970-945-1557

New Castle Branch
850 Castle Valley Blvd.
New Castle 81647
970-984-9672

Guaranty Bank & Trust Company

1331 17th Street
Denver 80202
303-296-9600

Cherry Creek Branch
3301 East First Avenue
Denver 80206
303-296-9600

Denver Tech Center Branch
5445 DTC Pkwy., Pthse. 1
Englewood 80111
303 296-9600

The Gunnison Bank & Trust Company

232 West Tomichi Avenue
Gunnison 81230
970-641-0320

Crested Butte Branch
319 Elk Avenue
Crested Butte 81224
970-349-0170

H

Haxtun Community Bank

128 S. Colorado Avenue
Haxtun 80731
970-774-6141

Heritage Trust Company

200 Grand Avenue
Grand Junction 81501
970-243-7701

Home Loan Industrial Bank

145 North 4th Street
Grand Junction 81501
970-242-3366

The Home State Bank

935 Cleveland Avenue
Loveland 80537
970-669-4040

Detached Facility
541 Lincoln Avenue
Loveland 80537
970-669-4040

County Market Branch
1355 E. Eisenhower Blvd.
Loveland 80538
970-669-4040

Independent Bank

301 1st Street
Kersey 80644
970-356-2265

Fort Lupton Branch
112 South Denver Avenue
Fort Lupton 80621
303-857-0300

Greeley Branch
1503 9th Avenue
Greeley 80631
970-346-8111

Platteville Branch
390 Justin Avenue
Platteville 80651
970-785-2265

Sterling Branch
122 W. Main Street
Sterling 80751
970-522-5151

Directory

Wellington Branch
4100 Harrison
Wellington 80549
970-568-9355

Wiggins Branch
502 Central Avenue
Wiggins 80654
970-483-7334

**Integrated Payment
Systems Inc.** (Money Orders)
c/o First Data Corporation
6200 S. Quebec Street, Suite 250
Englewood 80111
303-488-8237

**Interpayment Services
Limited** (Money Orders)
Scotia Plaza - 100 Young Street
Toronto, Ontario M5C 2W1
416-359-3796

INVESCO Trust Company
7800 E. Union Avenue, Suite 800
Denver 80237
303-930-6300

Investment Trust Company
3200 Cherry Creek South Drive
Suite 730
Denver 80203
303-722-9710

**Investors Independent
Trust Company**
507 Canyon Boulevard
Boulder 80302
303-444-9060

K

The Kirk State Bank
2988 County Road M
Kirk 80824
970-362-4211

Kit Carson State Bank
113 Main Street
Kit Carson 80825
719-962-3273

Cheyenne Wells Branch
140 South First East
Cheyenne Wells 80810
719-767-5235

L

**La Junta State Bank &
Trust Company**
124 Colorado Avenue
La Junta 81050
719-384-5901

Lafayette State Bank
811 South Public Road
Lafayette 80026
303-666-0777

Erie Banking Center
785 Cheesman Street
Erie 80516
303-828-0888

Pearl Street Branch
2775 Pearl Street, Suite 101
Boulder 80302
303-447-0444

Louisville Branch
1020 Century Drive
Louisville 80027
303-666-0666

Lakewood State Bank
1858 South Wadsworth Blvd.
Lakewood 80232
303-986-5581

Lincoln Trust Company
6312 South Fiddler's Green Cr.
#400E
Englewood 80111
303-771-1000

M

Mancos Valley Bank
138 North Main
Mancos 81328
970-533-7736

McClave State Bank
101 East First Street
McClave 81057
719-829-4577

MegaBank of Arapahoe
8100 East Arapahoe Road
Englewood 80112
303-740-2265

Detached Facility
6300 South Syracuse Way
Englewood 80111

Broadway Branch
4600 South Broadway
Englewood 80110
303-761-8300

Directory

Denver Branch
1401 17th Street
Denver 80202
303-292-2265

Monaco Branch
777 South Monaco Parkway
Denver 80224
303-399-2265

North Branch
4988 Federal Boulevard
Denver 80221
303-433-2265

West Highlands Branch
3804 West 32nd Avenue
Denver 80212
303-561-3804

**Mid-America Money
Order Company**
c/o Bank of Louisville
500 West Broadway
Louisville KY 40202
502-562-5475

**The Minnequa Bank
of Pueblo**
401 West Northern Avenue
Pueblo 81004
719-545-2345

Airport Branch
31201 Bryan Circle
Pueblo 81001
719-948-0100

Downtown Branch
200 West First Street
Pueblo 81003
719-586-1110

Pueblo West Branch
154 McCulloch Boulevard
Pueblo West 81007
719-547-7000

North Branch
1250 Highway 50 West
Pueblo 81008
719-545-2345

Southwest Branch
4040 West Northern Avenue
Pueblo 81005
719-545-2345

**MoneyGram Payment
Systems, Inc. (Money Orders)**
7401 West Mansfield Avenue
Lakewood 80235

MontroseBank
200 North Townsend Avenue
Montrose 81401
970-249-3408

Mountain Bank
246 Broadway
Eagle 81631
970-328-6361

Avon Branch
0030 Benchmark Rd., Ut. G-4
Avon 81620
970-949-6700

City Market Branch
0103 Interchange Drive
Eagle 81631
970-328-2265

Edwards Branch
34237 Highway 6
Edwards 81632
970-926-4150

Mountain Village Branch
620 Mountain Village Blvd.
Telluride 81435
970-728-1890

Vail Branch
12 South Frontage Road, #6
Gateway Plaza Building
Vail 81657
970-476-7777

Mountain States Bank
1635 East Colfax Avenue
Denver 80218
303-388-3641

N

North Park State Bank
461 Main Street
Walden 80480
970-723-8221

North Valley Bank
9001 North Washington
Thornton 80229
303-452-5500

O

Olathe State Bank
302 Main Street
Olathe 81425
970-323-5565

Mobile Branch
(Operates within a 50 mile
radius)
Olathe area

Directory

Orlandi Valuta
(Money Orders)
6200 South Quebec Street
Suite 250
Englewood 80111
303-488-8237

Lyons Branch
303 Main Street
Lyons 80540
303-823-9800

Niwot Station Branch
97 2nd Avenue
Niwot 80544
303-652-3800

**The Pueblo Bank &
Trust Company**
301 West 5th Street
Pueblo 81003
719-545-1834

Canon City Branch
1401 Main Street
Canon City 81212
719-269-9100

Colorado Springs
Downtown Branch
101 North Cascade Avenue
Colorado Springs 80903
719-545-1834

North Branch
2127 Jerry Murphy Road
Pueblo 81001
719-545-1834

Salida Branch
200 F Street
Salida 81201
719-539-6696

South Branch
1217 Pueblo Blvd.
Pueblo 81005
719-545-1834

Colorado Springs Branch
1515 North Academy Blvd.
Colorado Springs 80909
719-573-9049

P

Paonia State Bank
128 Grand Avenue
Paonia 81428
970-527-4122

Detached Facility
102 Grand Avenue
Paonia 81428
970-527-4122

Park State Bank
700 West Highway 24
Woodland Park 80863
719-687-9234

Pine River Valley Bank
301 North Commerce Drive
Bayfield 81122
970-884-9583

Pioneer Bank
1610 Hover Road
Longmont 80501
303-444-1692

Berthoud Branch
415 Mountain Avenue
Berthoud 80513
970-532-1000

North Longmont Branch
840 23rd Avenue
Longmont 80501
303-651-3806

**Pitkin County Bank &
Trust Company**
534 East Hyman Avenue
Aspen 81611
970-925-6700

Detached Facility
300 Puppy Smith Road
Aspen 81611

Midvalley Branch
Highway 82 & El Jebel
El Jebel 81628
970-963-3600

San Miguel County Branch
127 West Colorado Avenue
Telluride 81435
970-728-5475

Poudre Valley Bank
1520 East Mulberry
Fort Collins 80522
970-493-6414

Fort Collins Branch
1075 West Horsetooth Road
Fort Collins 80526
970-223-6426

Premier Bank
1630 Stout Street
Denver 80202
303-623-8888

PRODIRA (Money Orders)
1383 Lansing Street
Aurora 80010

R

Resources Trust Company
8501 East Maplewood Avenue
Englewood 80111
800-525-9054

Directory

The Rio Grande County Bank

595 Grande Avenue
Del Norte 81132
719-657-2701

Creede Branch
116 Creede Avenue
Creede 81130
719-658-2688

Center Branch
213 Worth Street
Center 81125
719-754-3509

Monte Vista Branch
59 North Broadway
Monte Vista 81144
719-852-0232

South Fork Branch
30359-A US Highway 160
South Fork 81144
719-873-5562

Rocky Mountain Bank & Trust

101 East Main
Florence 81226
719-784-6316

Cheyenne Meadows Branch
755 Cheyenne Meadows Rd.
Colorado Springs 80906
719-579-7628

S

Sentinel Trust Company

410 17th Street, Suite 240
Denver 80202
303-446-0841

Servicio Uniteller, Inc.

(Money Transmitter Company)
930 W. 7th Avenue
Denver 80204
303-615-5096

Societe Francaise du Cheque de Voyage

(Money Orders)
2 rue Joseph Monier
Rueil-Malmaison 92859 Cedex
FRANCE

State Bank & Trust of Colorado Springs

111 South Tejon
Colorado Springs 80903
719-577-9100

Mobile Branch
(Operates within a 50 mile
radius)
Colorado Springs

The State Bank of Wiley

220 Main Street
Wiley 81092
719-829-4811

T

Thomas Cook Australia PTY Ltd. (Money Orders)

Level 14, 257 Collins Street
South Melbourne, Victoria
AUSTRALIA 3000

Thomas Cook Group (Canada) Ltd. (Money Orders)

Scotia Plaza - 100 Young Street
Toronto, Ontario M5C 2W1
416-359-3796

**Thomas Cook Currency
Services Inc. (Money Orders)**
Scotia Plaza - 100 Young Street
Toronto, Ontario M5C 2W1

Thomas Cook, Inc.

(Money Orders)
One Penn Plaza, Suite 1714
New York, NY 10119

Thomas Cook Travellers Cheques Ltd. (Money Orders)

P.O. Box 36
Thorpe Wood, Peterborough
ENGLAND PE3 6SB

Travel Related Services

Company, Inc. (Money Orders)
American Express Tower/W.F.C.
200 Vesey Street
New York, NY 10285

Travellers Cheque Associates Limited

(Money Orders)
154 Edward Street
Brighton Sussex BN2 2LH
ENGLAND

Travelers Express Company, Inc. (Money Orders)

1550 Utica Avenue South
Minneapolis, MN 55416

Tri-State Bank of Denver

616 East Speer Blvd.
Denver 80203
303-778-0303

Detached Facility
401 East Speer Blvd.
Denver 80203
303-778-0303

Boulder Branch
1611 Canyon Blvd.
Boulder 80302
303-444-3150

Directory

Trust Bank of Colorado

1200 17th Street, Suite 2450
Denver 80202
303-592-6000

Trust Company of America

7103 South Revere Parkway
Englewood 80112
303-705-6400

U

UMB Bank Colorado

150 East Pikes Peak Avenue
Colorado Springs 80903
719-634-6000

Academy Branch
7635 North Academy Blvd.
Colorado Springs 80920
719-522-1100

Arvada Branch
8055 Sheridan Boulevard
Arvada 80003
303-428-2100

Broadmoor Branch
290 Cheyenne Mntn. Blvd.
Colorado Springs 80906
719-540-5600

Columbine Branch
6900 East Hampden Avenue
Denver 80224
303-758-2501

Denver Banking Center
1670 Broadway
Denver 80202
303-839-1300

Galley Branch
5910 East Galley Road
Colorado Springs 80915
719-597-3200

Highlands Branch
8190 South University Blvd.
Littleton 80122
303-721-6900

Rockrimmon Branch
5825 Delmonico Drive
Colorado Springs 80919
719-593-9000

Valley Branch
502 Security Blvd.
Security 80911
719-390-7941

Walgreen Branch #3655
10501 East Colfax Avenue
Aurora 80110
303-343-3542

Walgreen Branch #356
801 16th Street
Denver 80202
303-571-5316

Walgreen Branch #1769
2000 East Colfax Avenue
Denver 80206
303-331-0815

Walgreen Branch #3190
1111 South Colorado Blvd.
Denver 80222
303-758-8047

Walgreen Branch #4043
920 North Circle Drive
Colorado Springs 80909
719-473-9092

Walgreen Branch #3583
2785 Dublin Boulevard
Colorado Springs 80918
719-593-7951

Walgreen Branch #1284
700 9th Street
Longmont 80501
303-776-5588

Union Bank & Trust-

100 Broadway
Denver 80203
303-744-3221

Lakeside Branch
5901 West 44th Avenue
Denver 80212
303-744-3221

Lakewood Branch
333 South Allison
Lakewood 80226
303-744-3221

University Hills Branch
2305 South Colorado Blvd.
Denver 80222
303-744-3221

Union Colony Bank

1701 23rd Avenue
Greeley 80631
970-356-7000

Windsor Branch
700 Main
Windsor 80550
970-686-2600

United Valley Bank

363 East Elkhorn Avenue
Estes Park 80517
970-586-4412

Granby Office
51 East Agate Avenue
Granby 80446
970-887-3361

Grand Lake Office
1101 Grand Avenue
Grand Lake 80447
970-627-8905

Directory

V

Valley Bank & Trust

30 North 4th Avenue
Brighton 80601
303-659-5450

Commerce City Branch
6990 East 72nd Avenue
Commerce City 80022
303-288-0878

East Branch
2380 East Bridge Street
Brighton 80601
303-659-1472

Frederick Branch
5th & Oak
Frederick 80530
303-623-2002

Longmont Branch
340 Lashley Street
Longmont 80501
303-772-2621

Lyons Branch
304 2nd Avenue
Lyons 80540
303-823-6668

North Denver Branch
6171 North Washington
Denver 80216
303-289-3088

Westminster Branch
11145 Sheridan Blvd.
Westminster 80030
303-460-7209

Valley State Bank

204 South 4th
Lamar 81052
719-336-4381

Eads Branch
1220 Main Street
Eads 81036
719-438-5331

South Main Branch
411 South Main Street
Lamar 81052
719-336-3232

Vectra Bank

1650 South Colorado Blvd.
Denver 80222
303-782-7500

Loan Production Office
1020 Ken Pratt Blvd., Ste. G
Longmont 80501
303-545-6992

Alameda Branch
300 South Federal Blvd.
Denver 80219
303-488-0820

Boulder Broadway Branch
2696 Broadway
Boulder 80304
303-541-3220

Boulder Walnut Branch
1375 Walnut Street
Boulder 80302
303-447-5960

Columbine Valley Branch
6091 South Pierce
Littleton 80123
303-978-1515

Commerce City Branch
6025 Parkway Dr., Unit 199
Commerce City 80022
303-967-0280

Downtown Branch
999 18th Street #111
Denver 80202
303-391-1000

Englewood Branch
5050 South Broadway
Englewood 80150
303-782-7480

Federal Heights Branch
8410 Umatilla Street
Federal Heights 80221
303-254-1960

Glendale Branch
4100 E. Mississippi Avenue
Denver 80222
303-759-0569

Lakewood Branch
10140 West Colfax Avenue
Lakewood 80215
303-782-7460

Southwest Denver Branch
1380 South Federal Blvd.
Denver 80219
303-934-5511

Tech Center Branch
5299 DTC Boulevard
Englewood 80111
303-721-1513

Thornton Branch
3907 East 120th Avenue
Thornton 80241
303-254-1940

Wheat Ridge Branch
7391 West 38th Avenue
Wheat Ridge 80033
303-425-1989

Directory

W

Weld County Bank

3635 23rd Avenue
Evans 80620
970-506-1000

Western Colorado Bank

1640 Grand Avenue
Norwood 81423
970-327-4255

Montrose Branch
1500 East Oak Grove Road
Montrose 81401
970-240-6000

City Market Branch
128 South Townsend
Montrose 81402
970-240-9600

Western Union Financial Services, Inc.

(Money Orders)
6200 South Quebec Street
Suite 250
Englewood 80111
33-488-8237

WestStar Bank

108 South Frontage Road West
Vail 81657
970-476-4600

Detached Facility
Hanson Ranch Road Branch
302 Hanson Ranch Road
Vail 81657
970-476-2905

Detached Facility
Stout & Broadway Branch
2031 Stout Street
Denver 80202
303-291-9021

Avon Branch
0015 Benchmark Road
Avon 81620
970-949-5995

Basalt Branch
140 Basalt Center circle
Basalt 81621
970-927-4613

Breckenridge Branch
130 Ski Hill Road, Ste. 100
Breckenridge 80424
970-453-8300

Cedaredge Branch
105 S. Grand Mesa Drive
Cedaredge 81413
970-856-3133

Delta Branch
488 Highway 92
Delta 81416
970-874-1442

Dillon Branch
333 Fiedler Avenue
Dillon 80435
970-468-1300

Eagle Branch
403 Broadway
Eagle 81631
970-328-5990

Edwards Branch
34323 Hwy. 6
Edwards 81632
970-926-6130

Frisco Branch
700 Main Street
Frisco 80443
970-668-5353

Gypsum Branch
210 Crestwood Drive
Gypsum 81637
970-524-6900

Montrose Branch
16400 S. Townsend Avenue
Suite A
Montrose 81401
970-249-2401

Seventeenth Street Branch
444 17th Street
Denver 80202
303-293-3333

West Vail Branch
2111 N. Frontage Rd. West
Vail 81657
970-476-7500

Wray State Bank

363 West 2nd
Wray 80758
970-332-4111

Y

Young Americans Bank

311 Steele Street
Denver 80206
303-321-2265

