

REG 2.1/1999

C.2

COLORADO STATE PUBLICATIONS LIBRARY



3 1799 00126 0918

COLORADO

DIVISION OF BANKING



Ninetieth Annual Report **of the State Bank Commissioner** **of the State of Colorado**



January 1, 1999 to December 31, 1999

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.

Colorado Division of Banking

Department of Regulatory Agencies
111 West Colfax
Executive Director

DIVISION OF BANKING
Executive Director
111 West Colfax

May 31, 2000

The Honorable Bill Owens
Governor of Colorado
State Capitol Room 101
Denver, Colorado 80203

Dear Governor Owens:

I am honored to submit the 1999
Colorado State Charter Commission
Sections 11-2-110, 11-2-111, 11-2-112,
and money order components of the
Colorado State Charter Commission.

During 1999, the Financial
Institution Division regulated
commercial banks, industrial
banks, and credit unions. The
Division's primary focus was to
ensure the safety and soundness of
the financial institutions and to
protect the interests of the public.

The rate of industry growth
remained strong in 1999. The
number of mergers and
acquisitions continued to be
high. The industry's total
assets increased by 2.5 percent
to \$191.1 billion.

The law Colorado's total
assets reported for the year
ended December 31, 1999, an increase of
26.82 percent over the prior year. Total
assets increased from \$47,407,298,000 to
\$72,854,733,000. A phenomenal increase of
53.26 percent over the prior year.

Sincerely,
Richard Fullerton
Executive Director

Richard Fullerton
Executive Director
111 West Colfax

NINETIETH ANNUAL REPORT

OF THE

STATE BANK COMMISSIONER

OF THE

STATE OF COLORADO



To His Excellency

BILL OWENS

The Governor of Colorado

**For the Period From January 1, 1999
to December 31, 1999**

Colorado State Banking Board

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

Maurice Goodgaine, Jr.
Appointed December 22, 1995-Term Expiring July 1, 1999
Reappointed July 1, 1999-Term Expiring July 1, 2003

Richard F. Mutzebaugh
Appointed April 16, 1999-Term Expiring July 1, 1999
Reappointed July 1, 1999-Term Expiring July 1, 2003

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

Karen J. Rodriguez
Appointed April 16, 1999-Term Expiring July 1, 2001

Stephen A. Sherlock
Appointed April 16, 1999-Term Expiring July 1, 1999
Reappointed July 1, 1999-Term Expiring July 1, 2003

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

J. Robert Young
Reappointed January 1, 1996-Term Expiring July 1, 1999
Reappointed July 1, 1999-Term Expiring July 1, 2003

Legal Counsel

Richard H. Forman
First Assistant Attorney General

STATE OF COLORADO

Department of Regulatory Agencies

M. Michael Cooke
Executive Director



Bill Owens
Governor

DIVISION OF BANKING

Richard Fulkerson
State Bank Commissioner

May 31, 2000

The Honorable Bill Owens
Governor of Colorado
State Capitol, Room 103
Denver, Colorado 80203

Dear Governor Owens:

I am honored to submit the 1999 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.

During 1999, the financial services industry again contributed to, and enjoyed the benefits of, the robust Colorado economy. Division regulated institutions continued to experience steady growth and strong earnings, with state chartered commercial banks, industrial banks, and trust companies reporting aggregate net income of over \$240 million during 1999, an increase of more than 20 percent over 1998. Asset quality remained high and continued to be supported by strong capital levels.

The rate of industry consolidation has slowed somewhat, with the number of state chartered commercial banks hovering around 120 for the last four years. New charters and conversions from national to state charter have largely offset the number of mergers and acquisitions. Total deposits held by state chartered commercial banks increased 10.84 percent to \$13,135,854,000, and total assets increased by 12.72 percent to \$15,187,418,000 as of December 31, 1999.

Total deposits held by the four state chartered industrial banks declined 2.58 percent to \$384,518,000; however, total assets increased 11.76 percent to \$629,867,000 as of December 31, 1999. Total equity of the industrial banks increased 3.28 percent to \$91,187,000.

The ten Colorado trust companies reported total assets of \$2,556,137,000, as of December 31, 1999, an increase of 36.62 percent over the prior year. Total trust assets increased during the year from \$47,407,298,000 to \$72,664,233,000 a phenomenal increase of 53.28 percent. The trust industry reported net income of \$32,050,000 for the year.

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

Sincerely,

S/Richard Fulkerson

Richard Fulkerson
State Bank Commissioner

1560 Broadway, Suite 1175, Denver, CO 80202

(303) 894-7575

PDPA (303) 894-7588

FAX (303) 894-7570

Colorado Division of Banking Personnel

State Bank Commissioner

Richard Fulkerson

Director of Examinations

Mary Stanfield

Director of Operations

Kathy Jo DiLuzio

Supervising Examiners

Barbara Casey
Robert J. Hinton

Kenneth R. Ehrich
William Mickles

General Professional III

Secretary, Colorado State Banking Board

Sue C. Johnston

PDPA Program Administrator/Scheduler

Cynthia Chamberlin

EDP Auditor II

James Gomez
Robert Kissel

Senior Financial Institution Examiners

Morris Augusta
Victor Hangar
Marsha Massey

Andrew Shaw
Lisa Shoup
Bart Stanley

Financial Institution Examiners

Terry Breckenridge
Antoinette Clair
Richard Dobos
Gary Fey

John Pray
Ron Roberts
Susie Sidney
Robert L. Smith

Karen Stewart

Manager of Applications and Complaints

Lee Woodbury

Automation Specialist

Kara Hunter

Program Assistant I

Linda Behm

Administrative Assistant III

Otha Austin

Administrative Assistant II

Jan Clary
Vivian Mooren

Tamekia Roseberry
Peter Walker

Accounting Technician II

Naomi Kelly

Colorado Division of Banking

Ninetieth Annual Report of the State Bank Commissioner

CONTENTS

Division Overview.....	1
Industry Condition.....	5
Colorado Loan and Deposit Information	10
Commercial Bank Data	
Comparative Abstract.....	16
Income Statement.....	17
Commercial Bank Detail.....	18
Industrial Bank Data	
Comparative Abstract.....	20
Income Statement.....	21
Industrial Bank Detail	22
Trust Company Data	
Comparative Abstract.....	23
Income Statement.....	24
Trust Company Detail.....	25
Financial Institution Activity.....	26
Financial Institution Directory.....	29

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, debt management companies, and foreign capital depositories. 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 (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, C.R.S.

The Division currently has 38 authorized employees, 24 of whom are in the Financial Credit Examiner (FCE) category. Of the 24 FCE classifications, 17 are field examiners, 4 are portfolio managers, one is an automation specialist, one manages applications and complaints 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

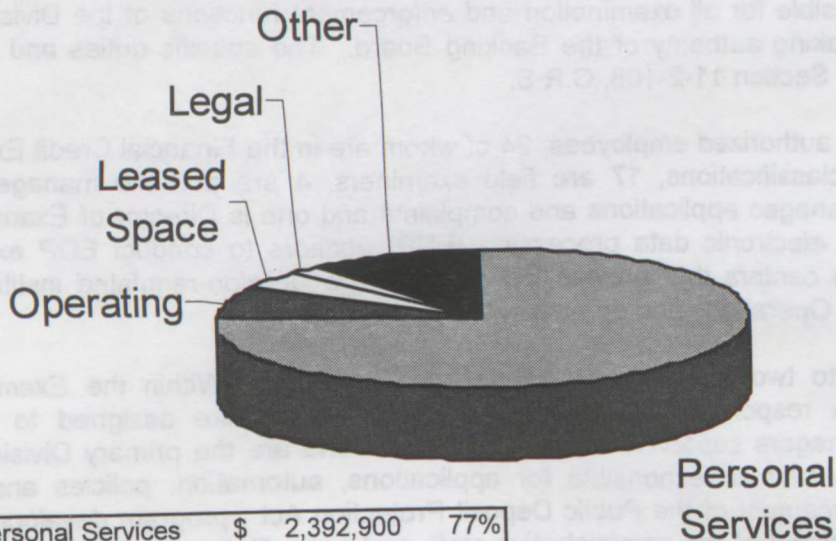
The Division's operations are independently reviewed through an accreditation process administered by the Conference of State Bank Supervisors (CSBS). The accreditation program involves annual self evaluations in accordance with a CSBS developed questionnaire and rating system, complemented by an on-site 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 used by federal regulatory agencies in determining the acceptability of state examinations pursuant to interagency agreements and alternating state/federal examinations.

Division Overview

Division Budget and Funding

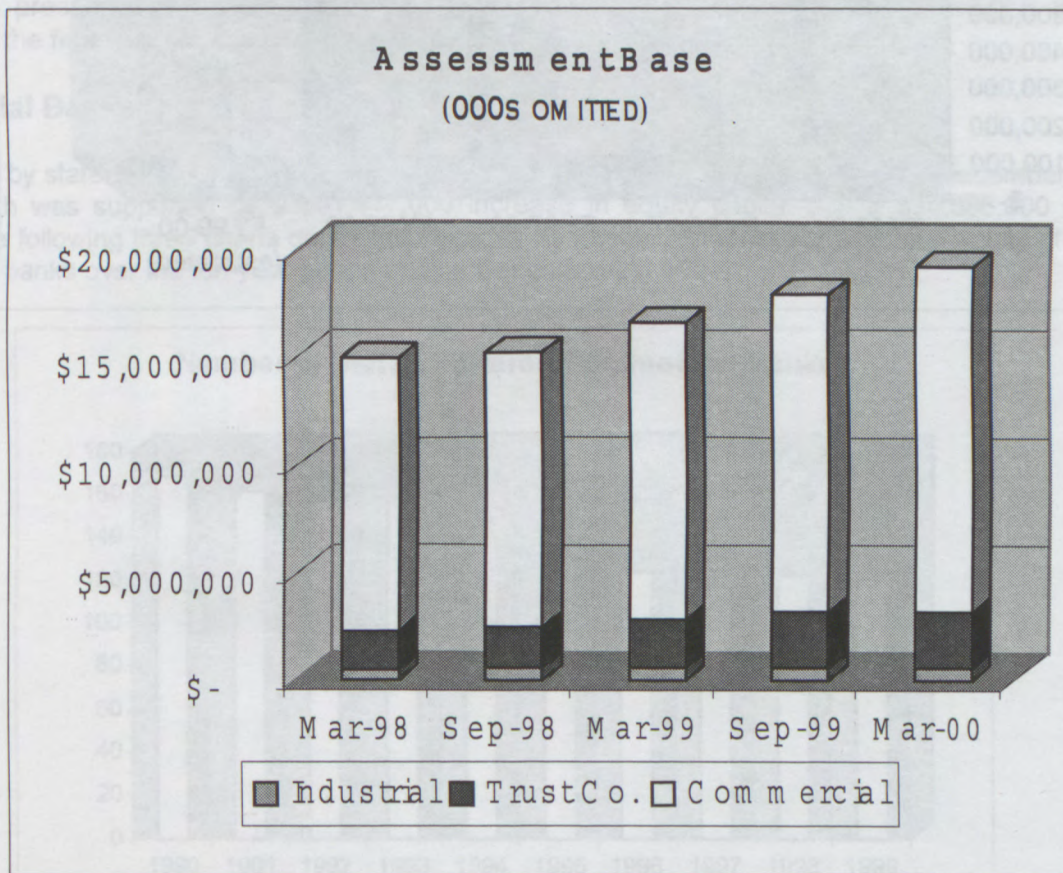
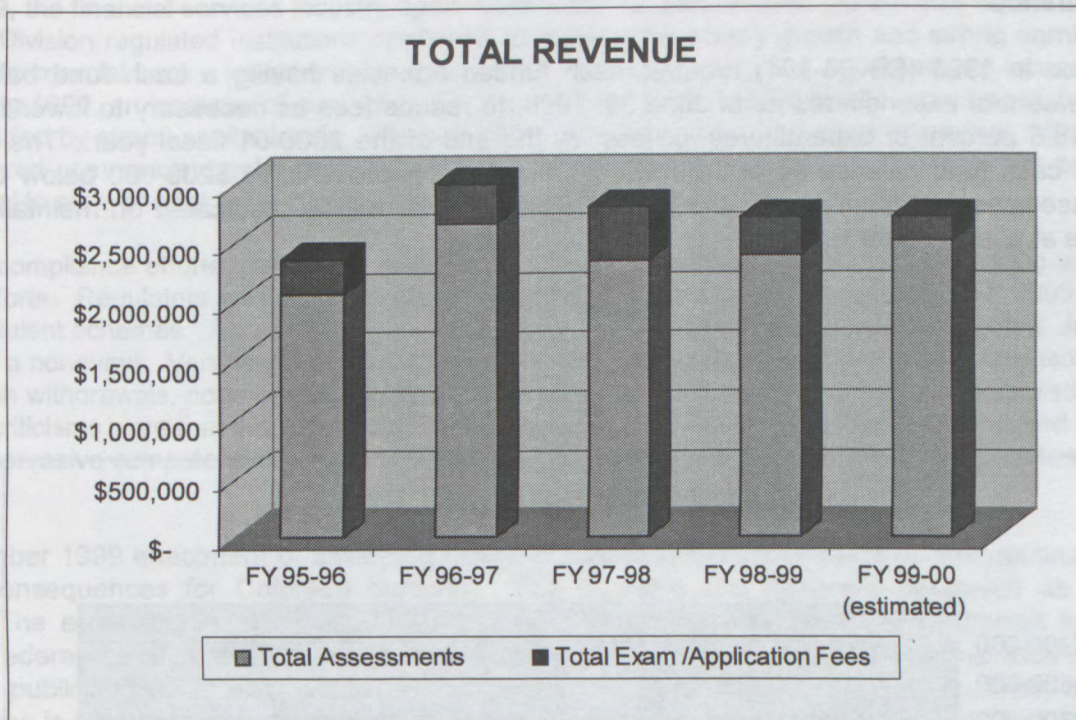
The Division operates on a July 1 to June 30 fiscal year and is cash funded in advance through semi-annual institution assessments, specialty examination charges, and receipt of application and licensing fees. The Division's approved budget for the 1999-2000 fiscal year was \$3,147,849. The assessment 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. A breakdown of the Division's budget as well as trend information for revenues, assessment base, and the cash fund balance are depicted in the following charts.

1999/00 Appropriation



Personal Services	\$ 2,392,900	77%
Operating	\$ 237,953	8%
Leased Space	\$ 125,736	4%
Legal	\$ 60,904	2%
Other	\$ 334,886	11%
TOTAL	\$ 3,152,379	

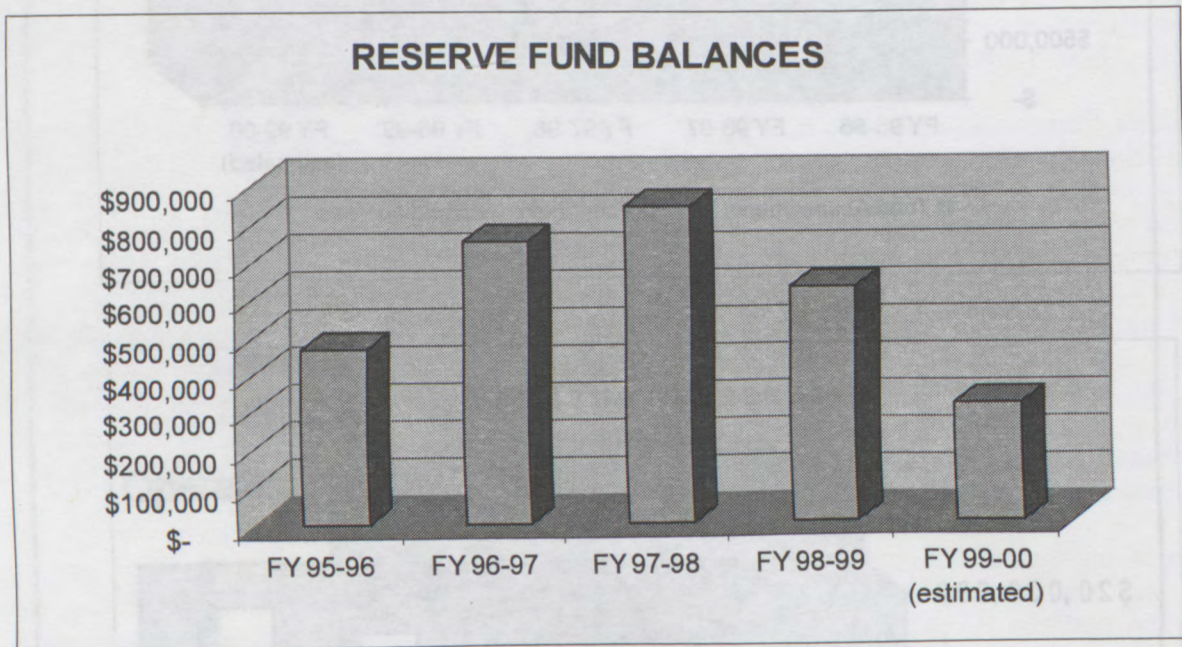
Division Overview



Division Overview

Reserve Fund Balance

Legislation enacted in 1998 (SB 98-194) requires cash funded agencies having a cash fund balance in excess of 16.5 percent of expenditures as of June 30, 1998, to reduce fees as necessary to lower the cash fund balance to 16.5 percent of expenditures, or less, by the end of the 2000-01 fiscal year. The Division estimates that its cash fund balance as of June 30, 2000, will be approximately \$200,000 below the 16.5 percent cap. Assessment calculations for the 2000-2001 fiscal year will be predicated on maintaining the cash fund balance at a level below the cap.



Industry Condition

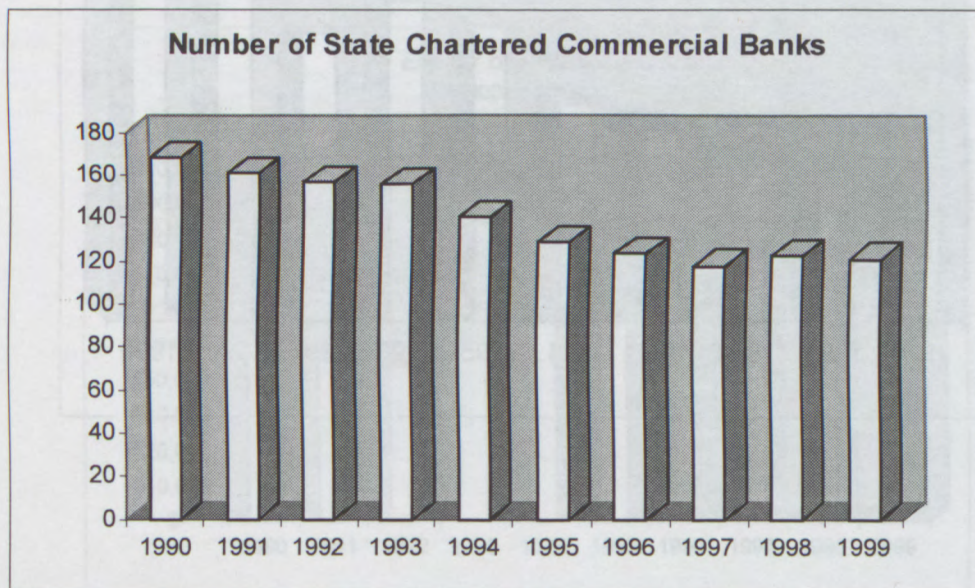
During 1999, the financial services industry again contributed to, and enjoyed the benefits of, the robust Colorado economy. Division regulated institutions continued to experience steady growth and strong earnings, with state chartered commercial banks, industrial banks, and trust companies reporting aggregate net income of over \$240 million during 1999, an increase of more than 20 percent over 1998. Asset quality remained high and continued to be supported by strong capital levels. The rate of industry consolidation slowed somewhat, with the number of state chartered commercial banks hovering around 120 for the last four years. New charters and conversions from national to state charter have largely offset the number of mergers and acquisitions.

Year 2000 compliance efforts intensified during 1999, as financial institutions completed testing and contingency planning efforts. Regulators worked closely with the industry to educate the public on Year 2000 readiness and curtail fraudulent schemes. As a result of the hard work, countless hours, and dollars invested, January 1, 2000 was largely a nonevent. Very few processing problems were encountered and there were only isolated instances of large cash withdrawals, none of which created liquidity concerns. The level of industry preparedness was such that some criticisms were that the regulators had overreacted, and the industry had over-prepared. Nevertheless, the risk of pervasive computer problems and impairment of public confidence in the banking system warranted the efforts.

The November 1999 enactment of sweeping financial modernization legislation on the national level has far reaching consequences for Colorado banking. The changes are generally perceived as beneficial for banking. The elimination of the unitary thrift charter "loophole" was strongly supported by the banking industry. Federal Home Loan Bank system reform is expected to provide substantial benefits to small banks. The highly publicized removal of Glass-Steagall barriers to affiliations between securities, insurance, and banking firms is not expected to have a significant impact on community banks in the short run. However, the incorporation of these expanded banking powers, financial privacy provisions, functional regulation, and competitive pressures will present new opportunities and challenges and may redefine the nature and direction of the financial services industry.

Commercial Banks

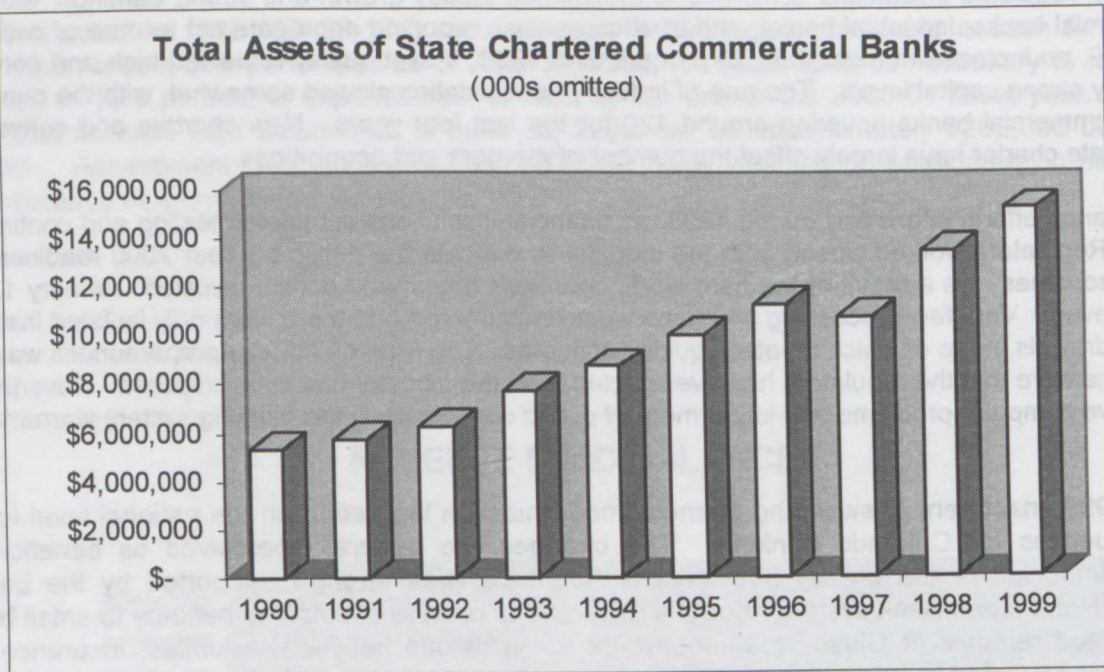
Assets held by state chartered banks increased 12.7 percent to \$15,187,418,000 as of December 31, 1999. The asset growth was supported by a \$91,417,000 increase in equity capital and a \$30,886,000 increase in net income. The following three charts depict the changes in number, total assets, and total equity of state chartered commercial banks over the ten-year period ending December 31, 1999:



Industry Condition

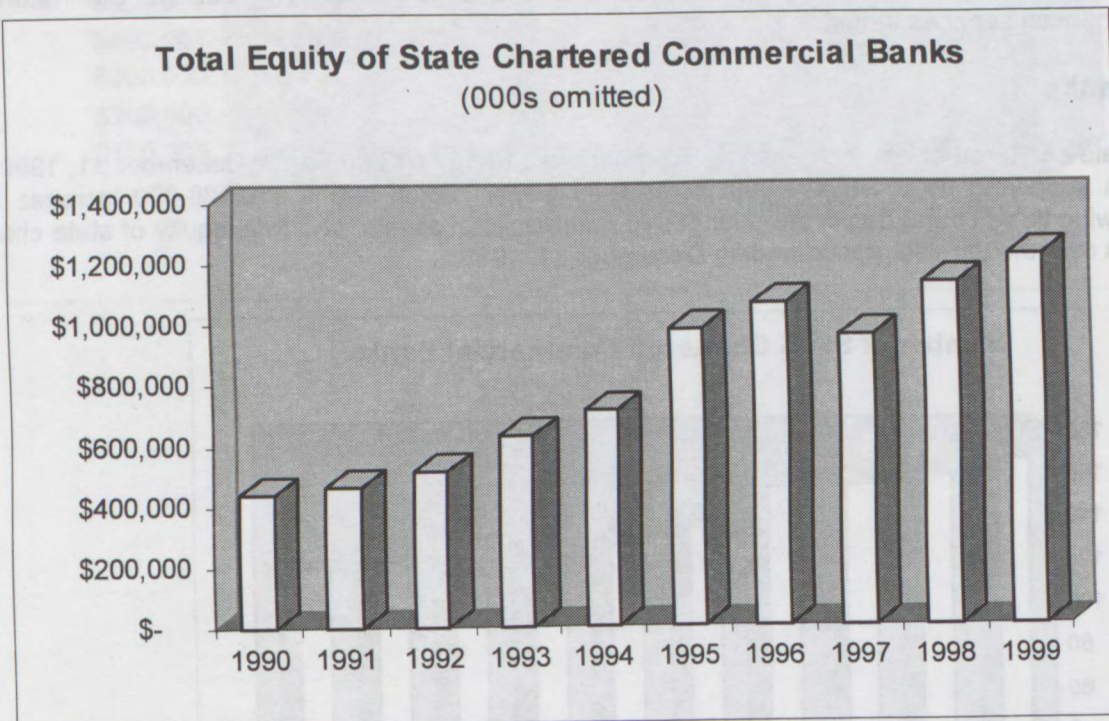
Total Assets of State Chartered Commercial Banks

(000s omitted)



Total Equity of State Chartered Commercial Banks

(000s omitted)

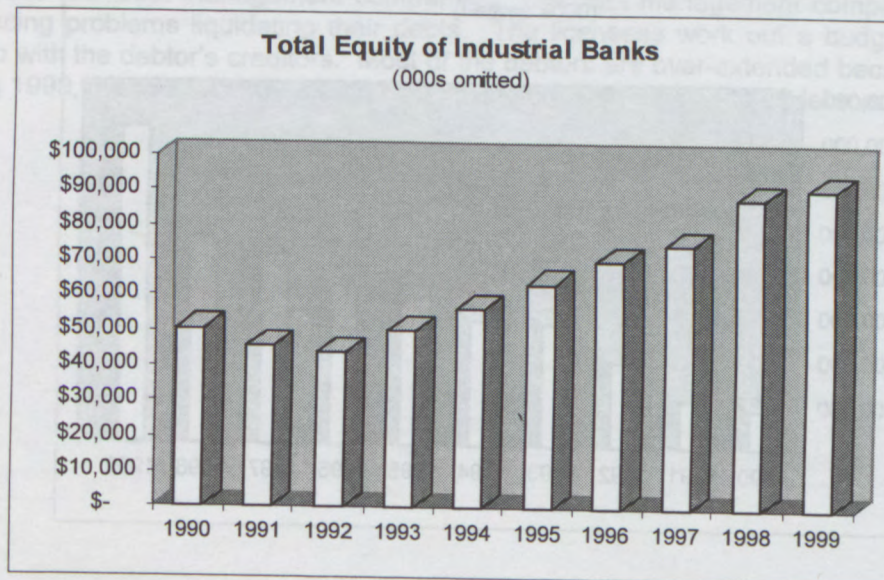
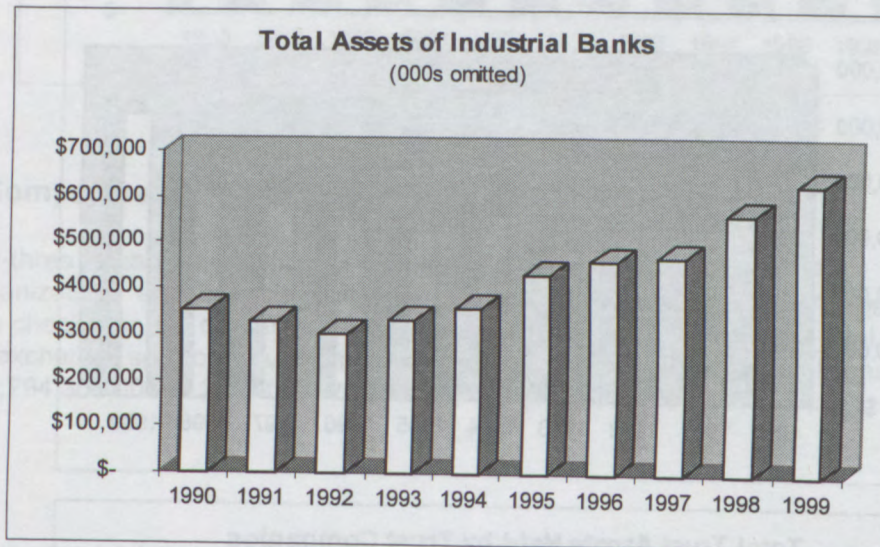


Industry Condition

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 four 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 steadily since that time. Although the number has dwindled, the remaining industrial banks are financially strong and the industrial bank charter remains a viable charter option.

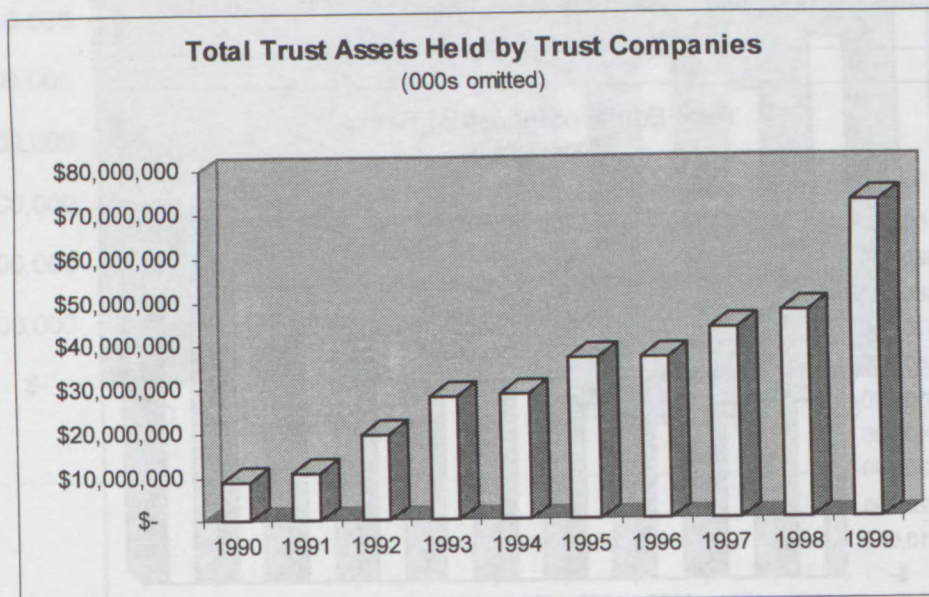
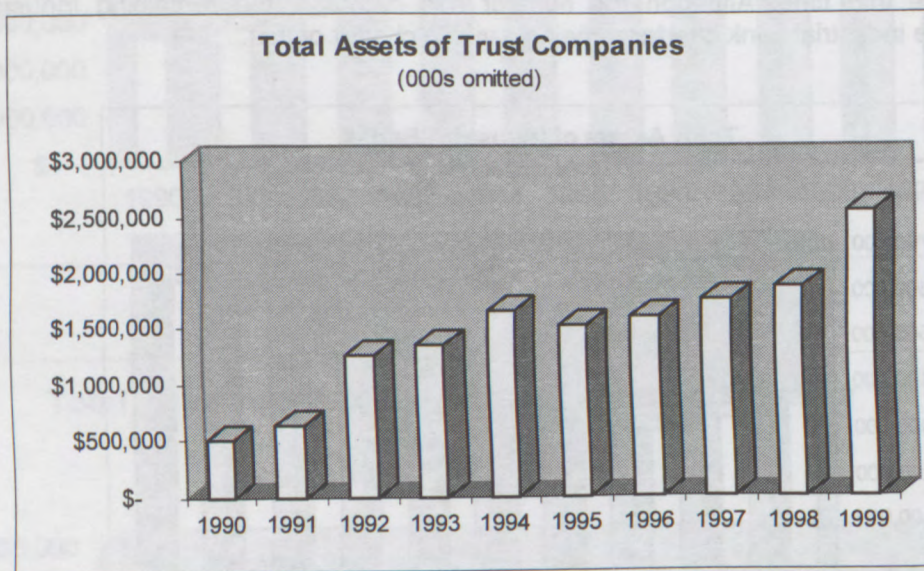


Industry Condition

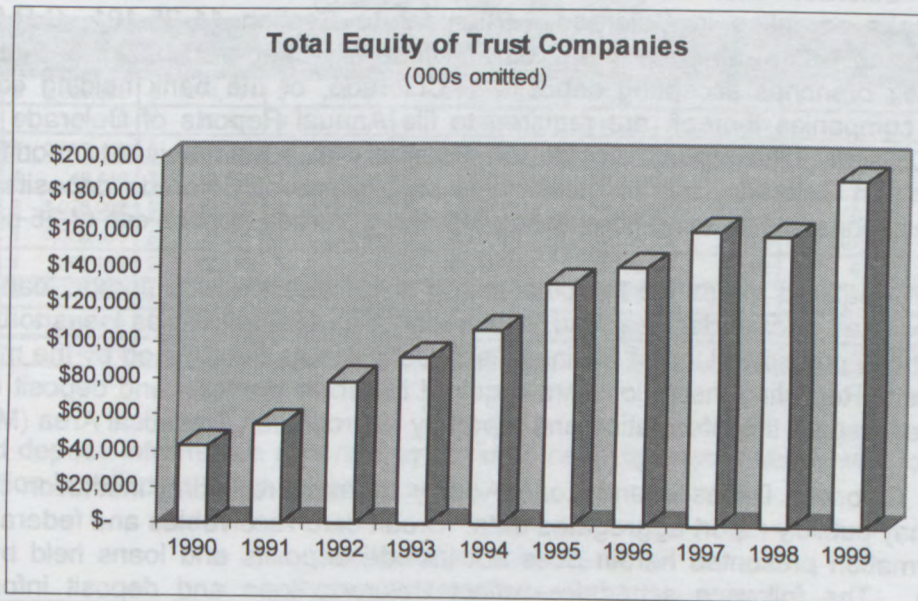
Trust Companies

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 four depository trust companies and six non-depository trust companies in Colorado.

The dramatic growth of the trust company industry continued through 1999 as reflected in the following graphs of total assets, total trust assets, and total equity.



Industry Condition



Money Order Companies

There are twenty-three 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. The total dollar amount of money transmitted, and exchange sold or issued in Colorado during 1999 by Colorado licensed money transmitters increased from \$8,294,363,000 in 1998 to \$12,299,457,000 during 1999.

Debt Adjusters

The Division licenses four 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 1999, over \$3,825,599 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.

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, 1999, reported by all banks and industrial banks accepting deposits in Colorado.

TOTAL COLORADO LOANS AND DEPOSITS

December 31, 1999 - 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	\$ 3,452,881	\$ 518,125	\$ 202,498	\$ 529,027	\$ 513,037	\$ 215,997	\$ 137,784	\$ 1,647,764	\$ 7,217,113
Multifamily Res. Loans	\$ 220,038	\$ 33,555	\$ 24,625	\$ 44,166	\$ 14,168	\$ 13,942	\$ 6,141	\$ 93,428	\$ 450,063
Other Real Estate Loans	\$ 3,422,622	\$ 481,423	\$ 402,668	\$ 790,729	\$ 539,895	\$ 204,661	\$ 191,416	\$ 2,000,784	\$ 8,034,198
Agricultural Loans	\$ 55,593	\$ 34,075	\$ 163,297	\$ 9,178	\$ 32,598	\$ 9,642	\$ 7,822	\$ 614,342	\$ 926,547
Commerical Loans	\$ 3,624,250	\$ 268,015	\$ 245,116	\$ 377,913	\$ 241,510	\$ 66,940	\$ 78,295	\$ 804,573	\$ 5,706,612
Consumer Loans	\$ 1,170,871	\$ 216,247	\$ 127,455	\$ 109,376	\$ 153,958	\$ 50,550	\$ 89,493	\$ 1,025,946	\$ 2,943,896
Other Loans	\$ 346,828	\$ 48,185	\$ 21,495	\$ 43,266	\$ 31,831	\$ 11,698	\$ 7,300	\$ 69,641	\$ 580,244
Total Loans	\$ 12,293,083	\$ 1,599,625	\$ 1,187,154	\$ 1,903,655	\$ 1,526,997	\$ 573,430	\$ 518,251	\$ 6,256,478	\$ 25,858,673
Total Deposits	\$ 18,521,811	\$ 2,213,099	\$ 1,128,444	\$ 2,859,550	\$ 2,692,559	\$ 766,080	\$ 894,144	\$ 7,571,883	\$ 36,647,570
Loans/Deposits	66.4%	72.3%	105.2%	66.6%	56.7%	74.9%	58.0%	82.6%	70.6%

STATE CHARTERED COMMERCIAL AND INDUSTRIAL BANKS - 125

December 31, 1999 - 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	\$ 1,056,519	\$ 243,334	\$ 132,037	\$ 213,223	\$ 103,667	\$ 81,552	\$ 30,852	\$ 760,059	\$ 2,621,243
Multifamily Res. Loans	\$ 107,219	\$ 13,949	\$ 21,266	\$ 15,209	\$ 3,846	\$ 9,100	\$ 944	\$ 18,583	\$ 190,116
Other Real Estate Loans	\$ 1,135,222	\$ 174,328	\$ 300,053	\$ 317,654	\$ 141,316	\$ 147,385	\$ 68,869	\$ 857,763	\$ 3,142,590
Agricultural Loans	\$ 6,447	\$ 6,017	\$ 122,086	\$ 17	\$ 13,147	\$ 8,662	\$ 569	\$ 294,269	\$ 451,214
Commerical Loans	\$ 548,248	\$ 98,655	\$ 156,295	\$ 50,272	\$ 46,146	\$ 40,759	\$ 18,195	\$ 340,316	\$ 1,298,886
Consumer Loans	\$ 162,420	\$ 26,011	\$ 94,065	\$ 45,417	\$ 19,857	\$ 24,060	\$ 22,283	\$ 229,459	\$ 623,572
Other Loans	\$ 50,679	\$ 5,867	\$ 8,644	\$ 2,721	\$ 693	\$ 3,899	\$ 646	\$ 30,375	\$ 103,524
Total Loans	\$ 3,066,754	\$ 568,161	\$ 834,446	\$ 644,513	\$ 328,672	\$ 315,417	\$ 142,358	\$ 2,530,824	\$ 8,431,145
Total Deposits	\$ 5,311,603	\$ 602,651	\$ 763,093	\$ 900,791	\$ 470,256	\$ 368,633	\$ 221,163	\$ 3,368,788	\$ 12,006,978
Loans/Deposits	57.7%	94.3%	109.4%	71.5%	69.9%	85.6%	64.4%	75.1%	70.2%

Colorado Loan and Deposit Information

NATIONAL BANKS - 63

December 31, 1999 - 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	\$ 2,396,362	\$ 274,791	\$ 70,461	\$ 315,804	\$ 409,370	\$ 134,445	\$ 106,932	\$ 887,705	\$ 4,595,870
Multifamily Res. Loans	\$ 112,819	\$ 19,606	\$ 3,359	\$ 28,957	\$ 10,322	\$ 4,842	\$ 5,197	\$ 74,845	\$ 259,947
Other Real Estate Loans	\$ 2,287,400	\$ 307,095	\$ 102,615	\$ 473,075	\$ 398,579	\$ 57,276	\$ 122,547	\$ 1,143,021	\$ 4,891,608
Agricultural Loans	\$ 49,146	\$ 28,058	\$ 41,211	\$ 9,161	\$ 19,451	\$ 980	\$ 7,253	\$ 320,073	\$ 475,333
Commerical Loans	\$ 3,076,002	\$ 169,360	\$ 88,821	\$ 327,641	\$ 195,364	\$ 26,181	\$ 60,100	\$ 464,257	\$ 4,407,726
Consumer Loans	\$ 1,008,451	\$ 190,236	\$ 33,390	\$ 63,959	\$ 134,101	\$ 26,490	\$ 67,210	\$ 796,487	\$ 2,320,324
Other Loans	\$ 296,149	\$ 42,318	\$ 12,851	\$ 40,545	\$ 31,138	\$ 7,799	\$ 6,654	\$ 39,266	\$ 476,720
Total Loans	\$ 9,226,329	\$ 1,031,464	\$ 352,708	\$ 1,259,142	\$ 1,198,325	\$ 258,013	\$ 375,893	\$ 3,725,654	\$ 17,427,528
Total Deposits	\$ 13,210,208	\$ 1,610,448	\$ 365,351	\$ 1,958,759	\$ 2,222,303	\$ 397,447	\$ 672,981	\$ 4,203,095	\$ 24,640,592
Loans/Deposits	69.8%	64.0%	96.5%	64.3%	53.9%	64.9%	55.9%	88.6%	70.7%

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, 1999 - 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	\$ 2,026,574	\$ 160,155	\$ 54,322	\$ 206,818	\$ 314,125	\$ 117,933	\$ 72,490	\$ 414,829	\$ 3,367,246
Multifamily Res. Loans	\$ 94,461	\$ 8,009	\$ 2,010	\$ 21,512	\$ 6,517	\$ 3,841	\$ 1,828	\$ 46,996	\$ 185,174
Other Real Estate Loans	\$ 1,696,400	\$ 124,668	\$ 48,450	\$ 214,221	\$ 194,174	\$ 32,202	\$ 68,934	\$ 284,664	\$ 2,663,713
Agricultural Loans	\$ 24,564	\$ 12,185	\$ 22,214	\$ 430	\$ 5,567	\$ 616	\$ 2,397	\$ 50,601	\$ 118,574
Commerical Loans	\$ 2,639,133	\$ 93,902	\$ 71,093	\$ 243,729	\$ 121,209	\$ 15,248	\$ 45,809	\$ 176,531	\$ 3,406,654
Consumer Loans	\$ 823,165	\$ 50,050	\$ 17,167	\$ 44,089	\$ 105,661	\$ 22,308	\$ 23,545	\$ 608,792	\$ 1,694,777
Other Loans	\$ 280,223	\$ 29,561	\$ 11,940	\$ 37,139	\$ 27,165	\$ 7,156	\$ 4,846	\$ 16,398	\$ 414,428
Total Loans	\$ 7,584,520	\$ 478,530	\$ 227,196	\$ 767,938	\$ 774,418	\$ 199,304	\$ 219,849	\$ 1,598,811	\$ 11,850,566
Total Deposits	\$ 11,250,440	\$ 865,745	\$ 233,804	\$ 1,317,384	\$ 1,502,713	\$ 345,329	\$ 380,743	\$ 1,470,294	\$ 17,366,452
Loans/Deposits	67.4%	55.3%	97.2%	58.3%	51.5%	57.7%	57.7%	108.7%	68.2%

For comparative purposes the 1998 loan and deposit information is presented in the same format as the preceding 1999 schedules:

TOTAL COLORADO LOANS AND DEPOSITS

December 31, 1998 - 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	\$ 2,916,329	\$ 385,500	\$ 201,912	\$ 425,721	\$ 412,492	\$ 204,376	\$ 166,727	\$ 1,266,871	\$ 5,979,928
Multifamily Res. Loans	\$ 144,340	\$ 27,605	\$ 16,014	\$ 32,151	\$ 15,326	\$ 13,929	\$ 5,357	\$ 57,287	\$ 312,009
Other Real Estate Loans	\$ 2,945,425	\$ 409,011	\$ 349,684	\$ 581,596	\$ 421,207	\$ 166,558	\$ 181,293	\$ 1,718,523	\$ 6,773,297
Agricultural Loans	\$ 67,305	\$ 29,010	\$ 143,007	\$ 23,755	\$ 19,846	\$ 15,212	\$ 17,823	\$ 618,118	\$ 934,076
Commerical Loans	\$ 2,958,186	\$ 242,100	\$ 172,792	\$ 332,039	\$ 209,082	\$ 76,938	\$ 74,426	\$ 729,170	\$ 4,794,733
Consumer Loans	\$ 1,239,007	\$ 204,905	\$ 148,145	\$ 108,849	\$ 133,957	\$ 69,425	\$ 81,725	\$ 1,028,914	\$ 3,014,927
Other Loans	\$ 463,716	\$ 39,236	\$ 18,705	\$ 108,063	\$ 26,295	\$ 5,389	\$ 5,027	\$ 86,997	\$ 753,428
Total Loans	\$ 10,734,308	\$ 1,337,367	\$ 1,050,259	\$ 1,612,174	\$ 1,238,205	\$ 551,827	\$ 532,378	\$ 5,505,880	\$ 22,562,398
Total Deposits	\$ 17,199,312	\$ 2,156,452	\$ 1,161,355	\$ 2,639,685	\$ 2,613,294	\$ 924,944	\$ 1,074,365	\$ 7,482,169	\$ 35,251,576
Loans/Deposits	62.4%	62.0%	90.4%	61.1%	47.4%	59.7%	49.6%	73.6%	64.0%

Colorado Loan and Deposit Information

STATE CHARTERED COMMERCIAL AND INDUSTRIAL BANKS - 128

December 31, 1998 - 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	\$ 977,804	\$ 174,626	\$ 114,977	\$ 179,184	\$ 77,514	\$ 91,819	\$ 24,983	\$ 628,344	\$ 2,269,251
Multifamily Res. Loans	\$ 78,304	\$ 5,131	\$ 11,801	\$ 5,357	\$ 3,702	\$ 9,691	\$ 1,862	\$ 16,709	\$ 132,557
Other Real Estate Loans	\$ 759,120	\$ 142,164	\$ 192,708	\$ 165,662	\$ 106,647	\$ 121,768	\$ 55,874	\$ 706,379	\$ 2,250,322
Agricultural Loans	\$ 5,298	\$ 5,173	\$ 84,865	\$ 1,261	\$ 6,486	\$ 13,977	\$ 895	\$ 309,728	\$ 427,683
Commerical Loans	\$ 389,839	\$ 73,962	\$ 112,739	\$ 54,296	\$ 71,723	\$ 52,305	\$ 16,380	\$ 298,896	\$ 1,070,140
Consumer Loans	\$ 211,629	\$ 24,287	\$ 97,317	\$ 36,330	\$ 36,271	\$ 29,354	\$ 14,782	\$ 220,310	\$ 670,280
Other Loans	\$ 37,225	\$ 2,145	\$ 5,590	\$ 3,968	\$ 705	\$ 3,049	\$ 3,257	\$ 21,429	\$ 77,368
Total Loans	\$ 2,459,219	\$ 427,488	\$ 619,997	\$ 446,058	\$ 303,048	\$ 321,963	\$ 118,033	\$ 2,201,795	\$ 6,897,601
Total Deposits	\$ 4,718,029	\$ 489,477	\$ 657,355	\$ 793,965	\$ 525,663	\$ 481,101	\$ 197,297	\$ 3,177,032	\$ 11,039,919
Loans/Deposits	52.1%	87.3%	94.3%	56.2%	57.7%	66.9%	59.8%	69.3%	62.5%

NATIONAL BANKS - 66

December 31, 1998 - 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	\$ 1,938,525	\$ 210,874	\$ 86,935	\$ 246,537	\$ 334,978	\$ 112,557	\$ 141,744	\$ 638,527	\$ 3,710,677
Multifamily Res. Loans	\$ 66,036	\$ 22,474	\$ 4,213	\$ 26,794	\$ 11,624	\$ 4,238	\$ 3,495	\$ 40,578	\$ 179,452
Other Real Estate Loans	\$ 2,186,305	\$ 266,847	\$ 156,976	\$ 415,934	\$ 314,560	\$ 44,790	\$ 125,419	\$ 1,012,144	\$ 4,522,975
Agricultural Loans	\$ 62,007	\$ 23,837	\$ 58,142	\$ 22,494	\$ 13,360	\$ 1,235	\$ 16,928	\$ 308,390	\$ 506,393
Commerical Loans	\$ 2,568,347	\$ 168,138	\$ 60,053	\$ 277,743	\$ 137,359	\$ 24,633	\$ 58,046	\$ 430,274	\$ 3,724,593
Consumer Loans	\$ 1,027,378	\$ 180,618	\$ 50,828	\$ 72,519	\$ 97,686	\$ 40,071	\$ 66,943	\$ 808,604	\$ 2,344,647
Other Loans	\$ 426,491	\$ 37,091	\$ 13,115	\$ 104,095	\$ 25,590	\$ 2,340	\$ 1,770	\$ 65,568	\$ 676,060
Total Loans	\$ 8,275,089	\$ 909,879	\$ 430,262	\$ 1,166,116	\$ 935,157	\$ 229,864	\$ 414,345	\$ 3,304,085	\$ 15,664,797
Total Deposits	\$ 12,481,283	\$ 1,666,975	\$ 504,000	\$ 1,845,720	\$ 2,087,631	\$ 443,843	\$ 877,068	\$ 4,305,137	\$ 24,211,657
Loans/Deposits	66.3%	54.6%	85.4%	63.2%	44.8%	51.8%	47.2%	76.7%	64.7%

REGIONAL BANKS

December 31, 1998 - 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	\$ 1,612,300	\$ 133,895	\$ 45,217	\$ 157,551	\$ 240,395	\$ 105,659	\$ 54,999	\$ 282,929	\$ 2,632,945
Multifamily Res. Loans	\$ 50,873	\$ 11,966	\$ 3,259	\$ 22,786	\$ 8,173	\$ 3,800	\$ 1,933	\$ 19,008	\$ 121,798
Other Real Estate Loans	\$ 1,645,941	\$ 119,171	\$ 61,569	\$ 175,055	\$ 158,691	\$ 36,850	\$ 57,510	\$ 304,534	\$ 2,559,321
Agricultural Loans	\$ 39,337	\$ 10,491	\$ 10,300	\$ 14,248	\$ 361	\$ 755	\$ 3,494	\$ 46,602	\$ 125,588
Commerical Loans	\$ 2,174,189	\$ 103,785	\$ 28,254	\$ 184,690	\$ 92,025	\$ 13,577	\$ 37,637	\$ 170,202	\$ 2,804,359
Consumer Loans	\$ 902,787	\$ 58,055	\$ 23,938	\$ 49,642	\$ 77,084	\$ 26,360	\$ 25,357	\$ 661,389	\$ 1,824,612
Other Loans	\$ 407,363	\$ 21,821	\$ 9,748	\$ 97,796	\$ 21,909	\$ 2,337	\$ 1,399	\$ 42,264	\$ 604,637
Total Loans	\$ 6,832,790	\$ 459,184	\$ 182,285	\$ 701,768	\$ 598,638	\$ 189,338	\$ 182,329	\$ 1,526,928	\$ 10,673,260
Total Deposits	\$ 10,559,807	\$ 965,806	\$ 243,924	\$ 1,199,057	\$ 1,537,672	\$ 384,101	\$ 420,634	\$ 1,622,845	\$ 16,933,846
Loans/Deposits	64.7%	47.5%	74.7%	58.5%	38.9%	49.3%	43.3%	94.1%	63.0%

Colorado Loan and Deposit Information

Percentage changes in loan and deposit categories and MSA location from December 31, 1998, to December 31, 1999, are as follows:

TOTAL COLORADO LOANS AND DEPOSITS

Percentage Changes from December 31, 1998 to December 31, 1999

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	18.40%	34.40%	0.29%	24.27%	24.38%	5.69%	-17.36%	30.07%	20.69%
Multifamily Res. Loans	52.44%	21.55%	53.77%	37.37%	-7.56%	0.09%	14.64%	63.09%	44.25%
Other Real Estate Loans	16.20%	17.70%	15.15%	35.96%	28.18%	22.88%	5.58%	16.42%	18.62%
Agricultural Loans	-17.40%	17.46%	14.19%	-61.36%	64.25%	-36.62%	-56.11%	-0.61%	-0.81%
Commerical Loans	22.52%	10.70%	41.86%	13.82%	15.51%	-12.99%	5.20%	10.34%	19.02%
Consumer Loans	-5.50%	5.54%	-13.97%	0.48%	14.93%	-27.19%	9.51%	-0.29%	-2.36%
Other Loans	-25.21%	22.81%	14.92%	-59.96%	21.05%	117.07%	45.22%	-19.95%	-22.99%
Total Loans	14.52%	19.61%	13.03%	18.08%	23.32%	3.91%	-2.65%	13.63%	14.61%
Total Deposits	7.69%	2.63%	-2.83%	8.33%	3.03%	-17.18%	-16.77%	1.20%	3.96%
Loans/Deposits	6.34%	16.55%	16.33%	9.00%	19.69%	25.46%	16.97%	12.29%	10.24%

STATE CHARTERED COMMERCIAL AND INDUSTRIAL BANKS

Percentage Changes from December 31, 1998 to December 31, 1999

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	8.05%	39.35%	14.84%	19.00%	33.74%	-11.18%	23.49%	20.96%	15.51%
Multifamily Res. Loans	36.93%	171.86%	80.21%	183.91%	3.89%	-6.10%	-49.30%	11.22%	43.42%
Other Real Estate Loans	49.54%	22.62%	55.70%	91.75%	32.51%	21.04%	23.26%	21.43%	39.65%
Agricultural Loans	21.69%	16.32%	43.86%	-98.65%	102.70%	-38.03%	-36.42%	-4.99%	5.50%
Commerical Loans	40.63%	33.39%	38.63%	-7.41%	-35.66%	-22.07%	11.08%	13.86%	21.38%
Consumer Loans	-23.25%	7.10%	-3.34%	25.01%	-45.25%	-18.04%	50.74%	4.15%	-6.97%
Other Loans	36.14%	173.52%	54.63%	-31.43%	-1.70%	27.88%	-80.17%	41.75%	33.81%
Total Loans	24.70%	32.91%	34.59%	44.49%	8.46%	-2.03%	20.61%	14.94%	22.23%
Total Deposits	12.58%	23.12%	16.09%	13.45%	-10.54%	-23.38%	12.10%	6.04%	8.76%
Loans/Deposits	10.77%	7.95%	15.94%	27.36%	21.23%	27.86%	7.59%	8.40%	12.39%

NATIONAL BANKS

Percentage Changes from December 31, 1998 to December 31, 1999

Categories	Metropolitan Statistical Areas (MSA)							Non-MSA	Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	23.62%	30.31%	-18.95%	28.10%	22.21%	19.45%	-24.56%	39.02%	23.86%
Multifamily Res. Loans	70.84%	-12.76%	-20.27%	8.07%	-11.20%	14.25%	48.70%	84.45%	44.86%
Other Real Estate Loans	4.62%	15.08%	-34.63%	13.74%	26.71%	27.88%	-2.29%	12.93%	8.15%
Agricultural Loans	-20.74%	17.71%	-29.12%	-59.27%	45.59%	-20.65%	-57.15%	3.79%	-6.13%
Commerical Loans	19.77%	0.73%	47.90%	17.97%	42.23%	6.28%	3.54%	7.90%	18.34%
Consumer Loans	-1.84%	5.33%	-34.31%	-11.80%	37.28%	-33.89%	0.40%	-1.50%	-1.04%
Other Loans	-30.56%	14.09%	-2.01%	-61.05%	21.68%	233.29%	275.93%	-40.11%	-29.49%
Total Loans	11.50%	13.36%	-18.02%	7.98%	28.14%	12.25%	-9.28%	12.76%	11.25%
Total Deposits	5.84%	-3.39%	-27.51%	6.12%	6.45%	-10.45%	-23.27%	-2.37%	1.77%
Loans/Deposits	5.34%	17.34%	13.08%	1.75%	20.38%	25.35%	18.23%	15.50%	9.32%

Colorado Loan and Deposit Information

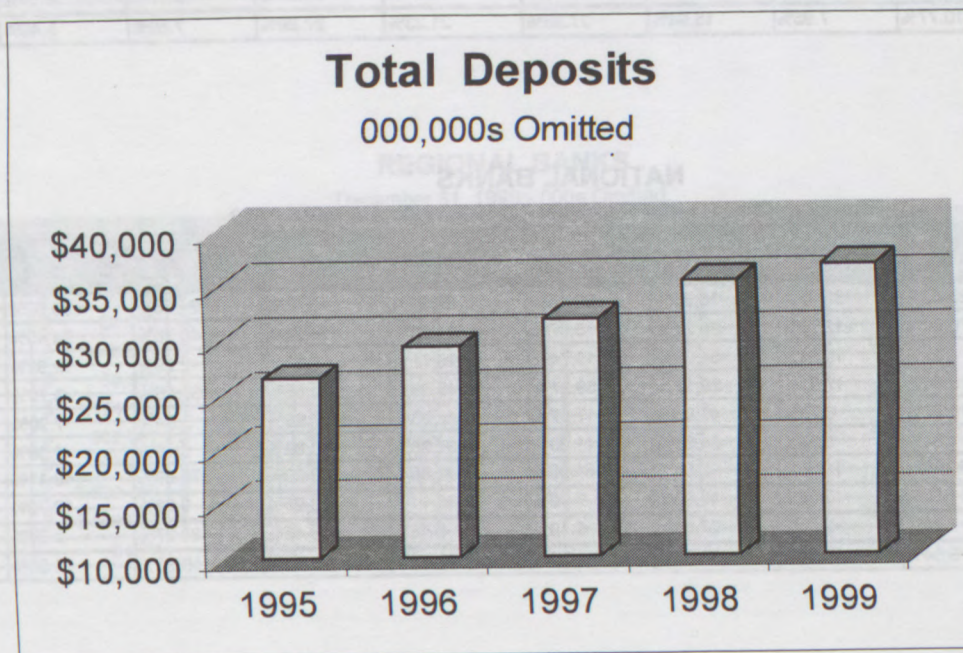
REGIONAL BANKS

Percentage Changes from December 31, 1998 to December 31, 1999

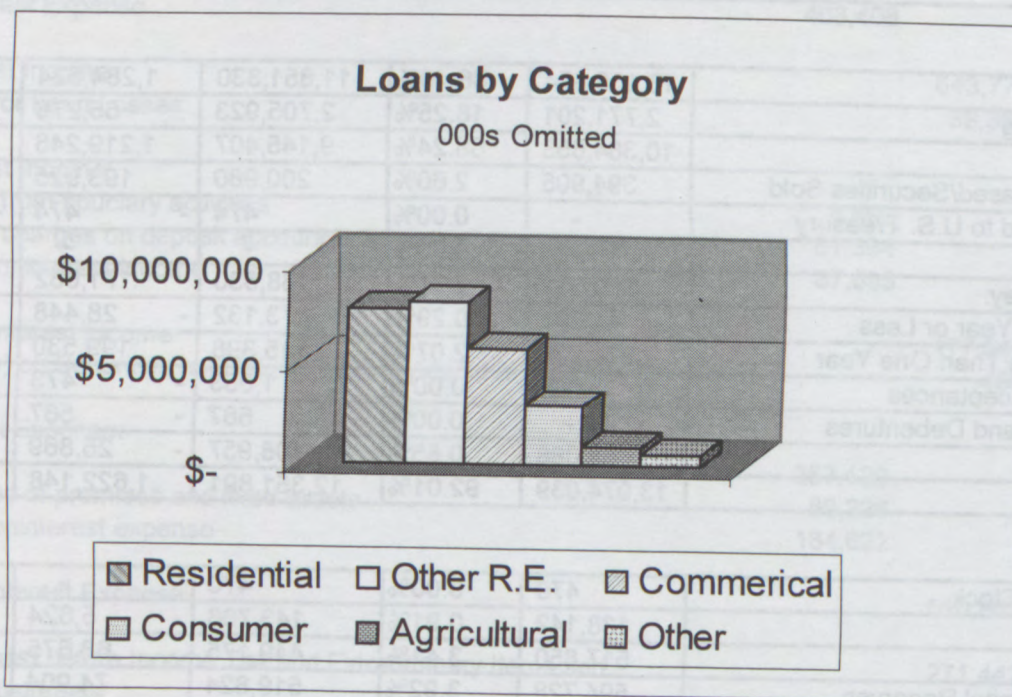
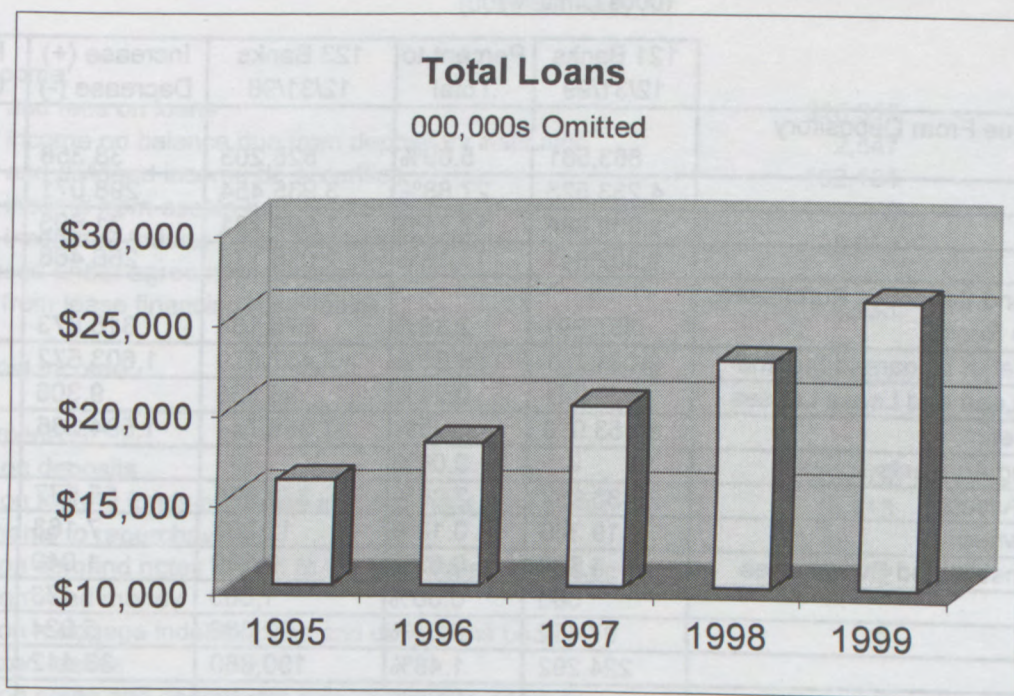
Categories	Metropolitan Statistical Areas (MSA)						Non-MSA		Total
	Denver	Ft. Collins	Greeley	Boulder	Colo Springs	Pueblo	Grand Jct.	All Other	
1-4 Residential Loans	25.69%	19.61%	20.14%	31.27%	30.67%	11.62%	31.80%	46.62%	27.89%
Multifamily Res. Loans	85.68%	-33.07%	-38.32%	-5.59%	-20.26%	1.08%	-5.43%	147.24%	52.03%
Other Real Estate Loans	3.07%	4.61%	-21.31%	22.37%	22.36%	-12.61%	19.86%	-6.52%	4.08%
Agricultural Loans	-37.55%	16.15%	115.67%	-96.98%	1442.11%	-18.41%	-31.40%	8.58%	-5.58%
Commerical Loans	21.38%	-9.52%	151.62%	31.97%	31.71%	12.31%	21.71%	3.72%	21.48%
Consumer Loans	-8.82%	-13.79%	-28.29%	-11.19%	37.07%	-15.37%	-7.15%	-7.95%	-7.12%
Other Loans	-31.21%	35.47%	22.49%	-62.02%	23.99%	206.20%	246.39%	-61.20%	-31.46%
Total Loans	11.00%	4.21%	24.64%	9.43%	29.36%	5.26%	20.58%	4.71%	11.03%
Total Deposits	6.54%	-10.36%	-4.15%	9.87%	-2.27%	-10.09%	-9.48%	-9.40%	2.55%
Loans/Deposits	4.19%	16.26%	30.03%	-0.40%	32.37%	17.08%	33.21%	15.57%	8.26%

The December 31, 1999, loan and deposit information reflects continued growth, paralleling the Colorado economy, with total loans and deposits increasing 14.61 percent and 3.96 percent, respectively, over the previous year end. Residential and other real estate loans accounted for over 80 percent of the increase in total loans. Commercial real estate loans increased by over 20 percent, while agricultural, consumer and other loans declined. Since the inception of the reporting requirement in 1995, total Colorado loans have increased \$9.9 billion, or 62.3 percent, and total Colorado deposits have increased \$10.0 billion, or 37.7 percent. The percentage growth in total loans has consistently exceeded growth in total deposits, but 1999 was the first year since inception of the reporting requirement that the dollar volume of loan growth (\$3.3 billion) exceeded the dollar volume of deposit growth (\$1.4 billion). This disparity in growth rates has put increased pressure on bank liquidity, and is reflected in the loan to deposit ratio, which increased from 64.0 percent at year end 1998 to 70.6 at year end 1999.

The following three graphs depict total loans and total deposits for the years ending December 31, 1995, through 1999, and a breakdown by category of 1999 loans.



Colorado Loan and Deposit Information



Commercial Bank - Comparative Abstract

(000s Omitted)

ASSETS	121 Banks 12/31/99	Percent to Total	123 Banks 12/31/98	Increase (+) Decrease (-)	Percent Change
Cash and Balances Due From Depository Institutions	863,561	5.69%	825,203	38,358	4.65%
Securities	4,233,525	27.88%	3,935,454	298,071	7.57%
- Held to Maturity	1,930,884	12.71%	1,899,281	31,603	1.66%
- Available for Sale	2,302,641	15.16%	2,036,173	266,468	13.09%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	357,291	2.35%	676,164	- 318,873	-47.16%
Loans and Leases, Net of Unearned Income	9,061,251	59.66%	7,457,679	1,603,572	21.50%
Less: Allowance for Loan and Lease Losses	108,241	0.71%	98,935	9,306	9.41%
Loans and Leases, Net	8,953,010	58.95%	7,358,744	1,594,266	21.66%
Assets Held in Trading Accounts	-	0.00%	-	-	0.00%
Premises and Fixed Assets	433,652	2.86%	378,075	55,577	14.70%
Other Real Estate Owned	19,366	0.13%	12,203	7,163	58.70%
Investments in Unconsolidated Subsidiaries	4,729	0.03%	3,689	1,040	28.19%
Acceptances	580	0.00%	1,053	- 473	-44.92%
Intangible Assets	97,412	0.64%	92,388	5,024	5.44%
Other Assets	224,292	1.48%	190,880	33,412	17.50%
Deferred Losses	-	0.00%	-	-	0.00%
Total Assets	15,187,418	100.00%	13,473,853	1,713,565	12.72%

LIABILITIES

Deposits:	13,135,854	86.49%	11,851,330	1,284,524	10.84%
Noninterest Bearing	2,771,201	18.25%	2,705,923	65,278	2.41%
Interest Bearing	10,364,653	68.24%	9,145,407	1,219,246	13.33%
Federal Funds Purchased/Securities Sold	394,905	2.60%	200,980	193,925	96.49%
Demand Notes Issued to U.S. Treasury	-	0.00%	474	- 474	-100.00%
Trading Liabilities	-	0.00%	-	-	0.00%
Other Borrowed Money:	359,612	2.37%	188,530	171,082	90.75%
With Maturity One Year or Less	44,684	0.29%	73,132	- 28,448	-38.90%
With Maturity More Than One Year	314,928	2.07%	115,398	199,530	172.91%
Banks' Liability on Acceptances	580	0.00%	1,053	- 473	-44.92%
Subordinated Notes and Debentures	-	0.00%	567	- 567	
Other Liabilities	83,088	0.55%	108,957	- 25,869	-23.74%
Total Liabilities	13,974,039	92.01%	12,351,891	1,622,148	13.13%

EQUITY CAPITAL

Perpetual Preferred Stock	470	0.00%	470	-	0.00%
Common Stock	138,142	0.91%	143,766	- 5,624	-3.91%
Surplus	517,850	3.41%	449,175	68,675	15.29%
Undivided Profits/Capital Reserves	594,728	3.92%	519,824	74,904	14.41%
Net Unrealized Gain (Loss) Available for Sale Securities	- 37,811	-0.25%	8,727	- 46,538	-533.26%
Total Equity Capital	1,213,379	7.99%	1,121,962	91,417	8.15%

Total Liabilities and Equity Capital	15,187,418	100.00%	13,473,853	1,713,565	12.72%
---	-------------------	----------------	-------------------	------------------	---------------

Commercial Bank - Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	916,312	
Interest income on balance due from depository institution	2,547	
Interest and dividend income on securities	102,134	
Interest income from assets held in trading	0	
Interest income of federal funds sold and securities purchased under agreement to resell	25,059	
Income from lease financing receivables	1,130	
Total Interest Income	1,047,182	
Interest Expense:		
Interest on deposits	372,879	
Interest on federal funds purchase and securities sold under agreements to repurchase	16,113	
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	14,412	
Interest on mortgage indebtedness and obligations under capitalized leases	0	
Interest on notes and debentures subordinated to deposits	4	
Total Interest Expense	403,408	
Net Interest Income		643,774
Provision for Loan Losses		39,366
Noninterest Income:		
Income from fiduciary activities	8,492	
Service charges on deposit accounts	81,364	
Other noninterest income	87,693	
Total Noninterest Income		177,549
Gain (Loss) on Securities not Held in Trading Accounts		453
Noninterest Expense:		
Salaries	257,120	
Expenses of premises and fixed assets	69,226	
Other noninterest expense	184,622	
Total Noninterest Expense		510,968
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	271,442	
Applicable Income Taxes	0	
Extraordinary Items and Other Adjustments, Net of Income Taxes	70,486	
	0	
Net Income		200,956
Return on Average Assets		1.1

Commercial Bank - Detail

(000s Omitted)

City	Bank Name	Cash & Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
ARVADA	FirstBank of Arvada	6,789	91,948	57,282	527	2,228	160,191	148,948	151,786	8,405	2.05
AURORA	Citywide Banks	18,916	88,153	249,494	2,645	2,835	366,955	333,721	341,221	25,734	1.11
AURORA	Colonial Bank	5,043	20,477	65,398	460	5,816	97,302	80,499	91,971	5,331	1.12
AURORA	Commerce Bank	6,237	34,836	42,535	535	507	84,409	67,434	77,599	8,810	1.94
AURORA	FirstBank of Aurora	9,440	114,623	58,366	804	4,654	193,350	181,889	183,336	10,014	2.16
AVON	FirstBank of Avon	10,126	44,144	156,619	1,443	5,817	227,168	211,287	212,864	14,304	1.89
BAYFIELD	Pine River Valley Bank	1,301	21,727	28,505	330	1,943	57,073	51,804	52,145	4,928	1.66
BOULDER	FirstBank of Boulder	9,906	169,919	78,599	731	2,748	276,864	258,658	262,586	14,278	1.88
BOULDER	The Bank of Boulder	18,490	24,017	279,825	4,855	7,344	345,363	301,159	307,896	37,467	0.20
BRECKENRIDGE	FirstBank of Breckenridge	4,147	19,025	56,583	545	1,868	82,301	69,170	77,088	5,213	2.26
BRIGHTON	Valley Bank & Trust	8,000	21,388	93,176	1,219	7,032	136,357	127,120	128,349	8,008	0.89
BRUSH	The Farmers State Bank of Brush	1,576	11,250	17,167	216	182	32,426	28,318	28,463	3,963	1.39
BUENA VISTA	Collegiate Peaks Bank	3,108	17,867	31,827	323	2,357	61,015	54,533	56,127	4,888	1.26
BURLINGTON	The Bank of Burlington	3,566	27,436	8,798	184	231	40,899	37,873	38,037	2,862	1.13
CALHAN	Farmers State Bank of Calhan	2,597	11,521	46,452	759	1,688	64,278	57,292	57,567	6,711	1.43
CASTLE ROCK	BankWest	1,973	3,566	17,095	163	192	22,948	20,277	22,948	2,671	1.08
CASTLE ROCK	Castle Rock Bank	2,328	8,847	48,824	592	2,374	63,614	56,372	59,384	4,230	0.76
CASTLE ROCK	FirstBank of Douglas County	6,992	92,531	51,961	470	4,569	163,441	143,338	147,688	15,753	1.03
CHEYENNE WELLS	Eastern Colorado Bank, The	1,869	10,783	48,824	1,891	384	61,387	69,170	66,262	5,125	1.10
COLORADO SPRINGS	Cheyenne Mountain Bank	3,304	6,947	26,617	267	403	46,519	42,566	42,721	3,798	0.82
COLORADO SPRINGS	First State Bank, Colorado Springs	971	1,866	7,663	126	356	10,858	8,653	9,854	1,204	0.96
COLORADO SPRINGS	FirstBank of Colorado Springs	3,361	36,250	15,414	149	4,118	59,550	46,723	54,663	4,887	0.89
COLORADO SPRINGS	FirstBank of El Paso County	1,816	12,550	4,230	38	4,018	23,155	19,055	20,779	2,376	1.77
COLORADO SPRINGS	The Bank at Broadmoor	5,885	19,717	34,959	305	3,055	66,445	60,385	60,820	5,825	1.65
COLORADO SPRINGS	The Citadel Bank	10,786	19,175	15,474	238	2,813	48,735	43,142	43,845	4,890	2.37
COLORADO SPRINGS	Vista Bank	1,609	11,533	14,669	170	5,370	33,590	28,305	28,796	4,794	6.34
CORTEZ	The Citizens State Bank of Cortez	2,936	21,494	32,942	482	1,186	59,464	51,804	54,816	4,646	1.13
CRIPPLE CREEK	Community Banks of Colorado	5,942	10,150	113,611	586	6,176	141,691	117,317	132,653	9,038	0.55
DEL NORTE	The Rio Grande County Bank	4,691	4,541	33,253	425	1,343	47,685	39,441	40,735	6,950	0.90
DENVER	Bank of Denver	8,183	38,402	100,290	1,026	2,838	152,477	133,035	139,909	12,568	1.35
DENVER	Bankers' Bank of the West	33,302	2,212	98,412	1,109	188	224,322	81,507	210,822	13,500	1.04
DENVER	Colorado State Bank and Trust	9,785	35,875	122,490	774	6,383	186,537	163,844	168,501	18,036	1.48
DENVER	FirstBank of Cherry Creek	9,614	60,293	72,484	668	6,678	155,406	147,490	147,857	7,549	1.68
DENVER	FirstBank of Denver	7,078	63,513	79,411	806	536	151,417	136,722	142,319	9,098	2.07
DENVER	Guaranty Bank and Trust Company	14,864	99,522	368,312	3,620	11,270	495,738	450,598	456,734	37,004	1.38
DENVER	Mountain States Bank	13,159	85,988	123,362	2,466	3,598	233,498	201,308	202,376	31,122	1.70
DENVER	Northern Trust Bank of Colorado	2,416	3,937	37,985	380	214	54,914	25,401	41,435	13,479	3.85
DENVER	Premier Bank	3,439	14,415	34,567	215	1,522	56,260	35,528	51,612	4,648	1.86
DENVER	Union Bank & Trust	19,486	141,360	184,625	2,892	2,973	355,446	295,590	334,017	21,429	0.91
DENVER	Young Americans Bank	578	11,072	399	34	187	12,456	11,254	11,485	971	0.53
DOLORÉS	The Dolores State Bank	1,704	24,829	33,165	452	127	63,574	55,787	55,870	7,704	1.38
DOVE CREEK	Dove Creek State Bank	1,032	8,326	15,918	204	631	27,697	24,074	25,212	2,485	1.49
DURANGO	The Bank of Durango	1,451	1,025	14,456	136	1,739	19,678	17,786	17,896	1,782	0.72
DURANGO	Bank of the San Juans	5,788	12,597	12,573	131	1,664	32,774	28,570	29,276	3,498	2.95
EATON	Eaton Bank, The	12,994	26,636	276,814	3,609	6,118	327,815	267,748	303,946	23,869	1.37
EATON	Farmers Bank	6,349	9,919	60,807	1,252	955	81,411	63,648	75,285	6,126	0.93
ENGLEWOOD	Arapahoe Bank & Trust	7,790	60,600	44,705	500	1,083	121,553	97,382	107,008	14,545	1.42
ENGLEWOOD	Centennial Bank	7,418	11,913	5,159	90	228	34,813	31,008	31,035	3,778	1.26
ENGLEWOOD	FirstBank of Tech Center	11,163	109,771	111,904	1,026	8,838	253,296	234,304	238,044	15,252	2.08
ESTES PARK	United Valley Bank	4,480	26,444	46,349	405	2,645	82,578	73,159	74,467	8,111	2.09
EVANS	Weid County Bank	907	4,060	28,071	282	1,831	36,690	32,929	33,224	3,466	0.69
EVERGREEN	FirstBank of Evergreen	2,525	21,820	12,717	120	1,859	39,299	35,960	36,094	3,205	0.37
FLORENCE	Rocky Mountain Bank & Trust	1,689	12,880	26,575	312	1,991	44,220	31,277	41,746	2,474	0.80
FORT COLLINS	First State Bank of Fort Collins	5,842	22,645	47,443	782	883	77,081	68,451	70,097	6,984	1.09
FORT COLLINS	FirstBank of Northern Colorado	5,077	18,566	64,963	589	5,875	94,701	82,711	87,549	7,152	1.31
FORT LUPTON	Bank of Colorado	26,019	113,475	283,377	5,597	4,771	444,187	395,747	406,602	37,585	1.48
FORT MORGAN	Fort Morgan State Bank	1,080	3,613	14,960	225	386	20,427	17,736	19,014	1,413	1.09
FORT MORGAN	The Farmers State Bank of Fort Morgan	2,931	52,922	64,186	1,057	444	121,572	102,879	104,578	16,994	1.45
FOWLER	The Fowler State Bank	4,779	12,952	19,133	504	12	37,591	32,467	32,811	4,780	0.90
GLENWOOD SPRINGS	Alpine Bank	34,118	115,926	520,751	5,196	45,942	730,691	635,421	674,210	56,481	1.30
GRAND JUNCTION	The Bank of Grand Junction	3,912	10,831	28,381	294	2,624	46,099	41,614	42,085	4,014	1.15
GRAND JUNCTION	Bank of Colorado-Western Slope	7,575	30,598	110,975	1,566	7,654	157,366	134,876	145,745	11,621	1.54
GREELEY	1st Choice Bank	15,101	79,797	302,785	3,067	17,024	420,343	297,486	390,323	30,020	0.93
GREELEY	Cache Bank--Greeley	2,420	30,367	52,136	3,256	344	89,277	79,462	79,841	9,436	0.94
GREELEY	FirstBank of Greeley	1,319	9,025	12,655	125	1,198	24,443	17,422	22,397	2,046	0.76
GREELEY	New Frontier Bank	982	1,007	38,339	396	540	42,370	35,974	36,326	6,044	0.55

Commercial Bank - Detail

(000s Omitted)

City	Bank Name	Cash & Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
GREELEY	Union Colony Bank	23,083	61,344	217,024	3,364	6,530	339,611	269,792	301,018	38,593	0.70
GREENWOOD VILLAGE	First American State Bank	2,230	9,842	35,634	327	437	48,385	44,526	45,368	3,017	0.97
GUNNISON	The Gunnison Bank & Trust Company	4,669	6,596	29,130	388	1,295	43,725	37,774	40,956	2,789	0.82
HAXTUN	Haxtun Community Bank	1,818	6,431	15,470	168	145	25,908	23,198	23,369	2,539	1.02
HOTCHKISS	First State Bank of Hotchkiss	1,493	4,632	31,939	404	462	38,941	35,190	35,461	3,480	2.12
IDAHO SPRINGS	First State Bank	1,235	893	27,115	291	391	29,537	27,195	27,518	2,019	2.83
KEENESBURG	The Citizens State Bank	1,146	7,781	13,991	266	21	33,816	30,554	30,716	3,100	1.37
KIRK	Kirk State Bank, The	888	1,911	16,189	248	50	22,205	19,862	20,119	2,088	1.67
KIT CARSON	Kit Carson State Bank	1,990	7,696	23,998	119	399	37,143	32,510	32,908	4,235	1.04
LA JUNTA	The Colorado Bank & Trust Company	9,545	20,114	22,461	800	1,887	54,230	48,948	49,391	4,839	0.86
LA JUNTA	The State Bank-La Junta	2,791	13,939	24,678	219	999	44,669	37,097	40,169	4,500	0.87
LAKEWOOD	FirstBank of Colorado	88,298	256,251	193,222	2,576	8,506	553,226	503,228	518,725	34,501	1.72
LAKEWOOD	FirstBank of Lakewood	5,652	116,392	55,189	509	3,977	198,221	183,567	187,029	11,192	2.07
LAKEWOOD	Front Range Bank	1,477	5,256	14,674	120	1,873	23,364	20,903	21,033	2,331	0.90
LAMAR	Colorado East Bank & Trust	7,244	57,420	110,072	1,538	4,880	185,837	154,908	171,988	13,849	0.92
LAMAR	Valley State Bank	4,681	19,754	64,957	1,065	205	91,168	76,880	83,526	7,642	1.20
LEADVILLE	Commercial Bank	4,351	18,518	53,118	500	1,638	82,215	71,804	73,864	8,351	1.41
LEADVILLE	First Mountain Bank	1,064	2,183	13,065	149	555	17,566	15,208	16,267	1,299	1.56
LITTLETON	FirstBank	8,683	66,989	57,317	546	3,854	138,115	127,552	130,984	7,131	1.28
LITTLETON	FirstBank of Arapahoe County	9,045	119,755	62,159	570	4,132	205,715	191,384	194,711	11,004	2.06
LITTLETON	FirstBank of Littleton	7,383	72,917	58,446	528	7,410	156,547	146,490	148,474	8,073	1.70
LITTLETON	FirstBank of South Jeffco	10,039	166,244	94,110	862	8,128	297,589	276,870	282,125	15,464	1.79
LONGMONT	FirstBank of Longmont	9,229	82,031	107,097	971	5,363	204,816	190,474	193,405	11,411	1.75
LOUISVILLE	Heritage Bank	7,882	22,917	130,707	1,411	7,064	172,408	141,984	161,725	10,683	1.02
LOVELAND	American Bank	4,606	10,103	96,794	729	2,721	117,156	87,298	109,362	7,794	0.97
LOVELAND	The Home State Bank	5,895	34,429	106,603	1,187	3,822	150,889	134,744	138,346	12,543	1.08
MANCOS	Mancos Valley Bank	1,026	2,232	16,816	234	236	25,218	22,816	23,453	1,765	1.28
MCCLAVE	McClave State Bank	443	803	14,271	299	763	18,422	16,170	16,336	2,086	1.15
MONTE VISTA	Bank of Monte Vista	4,477	17,965	34,714	450	476	60,907	50,218	52,180	8,727	1.36
MONTROSE	Montrose Bank	2,651	12,558	34,214	334	1,691	52,603	46,283	48,282	4,321	1.71
NORTHGLENN	FirstTier Bank	24,389	27,745	580,001	4,390	10,933	625,696	537,340	577,504	48,192	1.13
OLATHE	Olathe State Bank	1,600	6,210	18,139	162	804	28,673	26,500	27,038	1,635	0.64
PAGOSA SPRINGS	Citizens Bank of Pagosa Springs	2,081	12,121	17,390	372	1,945	36,257	34,167	34,367	1,890	0.85
PAONIA	Paonia State Bank	2,287	3,378	24,771	283	824	33,146	29,073	30,258	2,888	0.63
PARKER	First United Bank	5,580	779	85,775	898	9,564	109,794	96,756	97,501	12,293	2.21
PARKER	FirstBank of Parker	2,358	15,770	9,977	90	2,190	31,427	28,569	28,937	2,490	0.82
PUEBLO	Centennial Bank of Blende	1,398	7,860	13,572	305	314	24,704	21,846	21,968	2,736	1.20
PUEBLO	Pueblo Bank and Trust Company, The	23,596	56,369	238,260	1,429	10,516	340,959	302,444	309,657	31,302	2.42
PUEBLO	The Minnequa Bank of Pueblo	20,459	57,949	207,973	3,038	13,088	303,613	281,971	283,635	19,978	0.83
QURAY	The Citizens State Bank of Ouray	1,893	19,746	17,144	256	531	43,444	37,157	37,462	5,982	1.69
ROCKY FORD	The State Bank	1,027	4,027	7,977	96	78	14,318	11,611	12,470	1,848	0.94
SILVERTHORNE	FirstBank of Silverthorne	6,226	18,694	68,985	628	4,993	99,686	91,415	93,757	5,929	1.92
THORNTON	FirstBank of Adams County	3,831	22,142	4,920	46	3,196	35,511	31,201	31,278	4,233	0.27
THORNTON	North Valley Bank	5,198	24,369	34,198	413	2,611	68,701	63,891	64,373	4,328	1.11
VAIL	FirstBank of Vail	7,757	29,128	146,328	1,355	3,654	187,517	170,560	172,897	14,620	1.85
VAIL	WestStar Bank	29,971	36,791	336,581	2,739	33,311	461,494	375,700	409,159	52,335	1.04
WALDEN	North Park State Bank	958	3,772	4,655	75	243	11,555	10,436	10,520	1,035	0.82
WALSH	Colorado State Bank of Walsh	2,095	9,948	15,273	317	200	27,859	24,257	25,008	2,851	1.20
WESTCLIFFE	Colorado Mountain Bank	3,772	5,917	34,820	272	522	45,319	40,294	40,975	4,344	1.87
WESTMINSTER	FirstBank North	6,357	101,155	59,418	551	8,525	183,775	172,829	174,719	9,056	1.72
WHEAT RIDGE	FirstBank of Wheat Ridge	5,264	121,072	68,454	630	5,993	202,280	185,772	190,874	11,406	1.87
WHEAT RIDGE	Foothills Bank	1,657	6,816	40,006	497	842	49,267	42,150	42,509	6,758	1.59
WILEY	The State Bank of Wiley	1,552	17,972	29,976	1,211	108	53,899	36,786	42,177	11,722	3.04
WOODLAND PARK	Park State Bank	3,625	24,633	21,633	187	1,223	51,704	46,557	47,142	4,562	0.81
WRAY	Wray State Bank	1,544	6,554	12,257	186	134	21,618	18,942	19,263	2,355	1.12
		863,561	4,233,625	9,061,251	108,241	433,652	15,187,418	13,135,854	13,974,038	1,213,379	

Industrial Bank - Abstract

(000s Omitted)

ASSETS	4 Banks 12/31/99	Percent to Total	5 Banks 12/31/98	Increase (+) Decrease (-)	Percent Change
Cash and Balances Due From Depository Institutions	20,403	3.24%	30,489	- 10,086	-33.08%
Securities	69,766	11.08%	67,931	1,835	2.70%
- Held to Maturity	13,360	2.12%	28,101	- 14,741	-52.46%
- Available for Sale	56,406	8.96%	39,380	17,026	43.24%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	40,268	6.39%	41,478	- 1,210	-2.92%
Loans and Leases, Net of Unearned Income	495,643	78.69%	423,399	72,244	17.06%
Less: Allowance for Loan and Lease Losses	9,484	1.51%	10,951	- 1,467	-13.40%
Loans and Leases, Net	486,159	77.18%	412,448	73,711	17.87%
Assets Held in Trading Accounts	-	0.00%	-	-	
Premises and Fixed Assets	1,736	0.28%	1,937	- 201	-10.38%
Other Real Estate Owned	424	0.07%	9	415	
Investments in Unconsolidated Subsidiaries	-	0.00%	-	-	
Acceptances	-	0.00%	-	-	
Intangible Assets	1,894	0.30%	1,092	802	73.44%
Other Assets	9,217	1.46%	8,224	993	12.07%
Deferred Losses	-	0.00%	-	-	
Total Assets	629,867	100.00%	563,608	66,259	11.76%

LIABILITIES

Deposits:	384,518	61.05%	394,695	- 10,177	-2.58%
Noninterest Bearing	1,127	0.18%	1,081	46	4.26%
Interest Bearing	383,391	60.87%	392,066	- 8,675	-2.21%
Other Borrowed Money:	143,381	22.76%	75,089	68,292	90.95%
Other Liabilities	10,781	1.71%	5,532	5,249	94.88%
Total Liabilities	538,680	85.52%	475,316	63,364	13.33%

EQUITY CAPITAL

Perpetual Preferred Stock	-	0.00%	-	-	
Common Stock	6,533	1.04%	6,632	- 99	-1.49%
Surplus	37,873	6.01%	38,273	- 400	-1.05%
Undivided Profits/Capital Reserves	47,447	7.53%	43,167	4,280	9.91%
Net Unrealized Gain (Loss) Available for Sale Securities	- 666	-0.11%	220	- 886	-402.73%
Total Equity Capital	91,187	14.48%	88,292	2,895	3.28%

Total Liabilities and Equity Capital	629,867	100.00%	563,608	66,259	11.76%
---	----------------	----------------	----------------	---------------	---------------

Industrial Bank - Income Statement

(000s Omitted)

Interest Income:	
Interest and fees on loans	51,265
Interest income on balance due from depository institution	1,130
Interest and dividend income on securities	4,040
Interest income from assets held in trading	0
Interest income of federal funds sold and securities purchased under agreement to resell	2,062
Income from lease financing receivables	0
Total Interest Income	58,497
Interest Expense:	
Interest on deposits	20,308
Interest on federal funds purchase and securities sold under agreements to repurchase	0
Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money	5,148
Interest on notes and debentures subordinated to deposits	0
Total Interest Expense	25,456
Net Interest Income	33,041
Provision for Loan Losses	4,463
Noninterest Income:	
Income from fiduciary activities	0
Service charges on deposit accounts	304
Other noninterest income	1,123
Total Noninterest Income	1,427
Gain (Loss) on Securities not Held in Trading Accounts	-43
Noninterest Expense:	
Salaries	7,233
Expenses of premises and fixed assets	1,594
Other noninterest expense	7,452
Total Noninterest Expense	16,279
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	13,683
Other Adjustments	0
Applicable Income Taxes	5,236
Extraordinary Items and Other Adjustments, Net of Income Taxes	109
Net Income	8,556
Return on Average Assets	1.44

Industrial Bank - Detail

(000s omitted)

City	Industrial Bank	Cash & Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Other Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
Colorado Springs	AFBA Industrial Bank	3,499	44,383	113,621	4,219	1,378	3,683	203,192	177,795	179,194	23,998	0.33
Denver	First Community Industrial Bank	16,176	20,847	369,901	5,048	358	4,824	407,482	191,148	343,308	64,174	1.99
Englewood	Westen Union Industrial Bank	516	-	-	-	-	523	2,354	709	1,179	1,175	9.13
Grand Junction	Home Loan Industrial Bank	212	4,536	12,121	217	-	187	16,839	14,866	14,999	1,840	1.58
Industrial Bank Totals		20,403	69,766	495,643	9,484	1,736	9,217	629,867	384,518	538,680	91,187	

Trust Company - Abstract

(000s Omitted)

ASSETS	10 TRUSTS 12/31/99	PERCENT TO TOTAL	10 TRUSTS 12/31/98	INCREASE (+) DECREASE (-)	PERCENT CHANGE
Cash and Balances Due From Banks	7,042	0.28%	10,503	-3,461	-32.95%
Total Securities	2,473,557	96.77%	1,722,604	750,953	43.59%
Fees Receivable, Expenses, Fixed/Other Assets	75,538	2.96%	137,887	-62,349	-45.22%
Total Assets	2,556,137	100.00%	1,870,994	685,143	36.62%

LIABILITIES					
Deposits	2,139,507	83.70%	1,584,973	554,534	34.99%
Accounts Payable	8,121	0.32%	5,388	2,733	50.72%
Notes Payable, Cap. Leasese., Other Liabilities	219,238	8.58%	122,714	96,524	78.66%
Total Liabilities	2,366,866	92.60%	1,713,075	653,791	38.16%

CAPITAL					
Common Stock	4,185	0.16%	4,334	-149	-3.44%
Perpetual Preferred Stock	7,931	0.31%	7,131	800	11.22%
Paid-in Capital in Excess of Par, and RE	177,155	6.93%	146,454	30,701	20.96%
Total Capital	189,271	7.40%	157,919	31,352	19.85%

TOTAL LIABILITIES AND CAPITAL	2,556,137	100.00%	1,870,994	685,143	36.62%
	0		219,238		

TRUST ACCOUNTS					
Total Trust Assets	72,664,233		47,407,298	25,256,935	53.28%
Number of Trust Accounts (Actual)	1,914,788		772,920	1,141,868	147.73%
Trust Account Average	37,949		61,335	-23,386	-38.13%

Trust Company - Income Statement

(000s Omitted)

Income		
Trust administrative fee income		93,979
Interest and dividend income earned		135,088
Other income		13,024
Total Income		242,091
Expenses		
Interest expense		46,869
Salaries and employee benefits		59,345
Occupancy expenses		13,839
Other expense		69,745
Provisions for uncollected fees		5
Total Expenses		189,803
Net Income Before Taxes		52,288
Gain (loss) from securities sold		595
Applicable Income Taxes		20,833
Net Income		32,050

Trust Company - Detail

(000s Omitted)

City	Trust Company	Cash & Due From Depository Institutions	Total Securities	Fees Recbl.	Premises and Fixed Assets	Other Assets	Total Assets	Total Trust Assets	Total Deposits	Other Liab.	Total Equity Capital	Net Income
Boulder	Investors Independent Trust Company	220	257	43	85	179	783	151,000	-	10	644	85
Denver	Lincoln Trust Company	1	285,482	-	1,148	4,563	291,194	2,832,576	248,762	16,209	26,021	6,276
Denver	American Securities Transfer & Trust, Inc.	2,355	-	874	558	802	4,589	65,044	-	463	3,982	1,018
Denver	First Trust Corporation	565	1,092,340	-	9,611	22,353	1,124,869	19,100,758	904,151	148,073	72,645	10,560
Denver	Institutional Trust Company	23	14,221	3,212	84	142	17,681	27,719,001	-	212	13,117	1,015
Denver	Investment Trust Company	445	253	359	6	-	1,066	181,480	-	-	748	133
Denver	Sentinel Trust Company	613	2,576	481	3	15	3,687	430,927	-	39	3,140	1,525
Englewood	Orchard Trust Company	2,773	932	-	1	18	3,724	36,425	-	(18)	951	(35)
Englewood	Resources Trust Company	-	894,955	-	1,646	24,274	920,875	20,176,870	830,547	35,091	55,237	9,639
Englewood	Trust Company of America	47	182,541	-	935	4,146	187,669	1,970,152	156,047	18,834	12,788	1,854
Trust Company Totals		7,042	2,473,557	4,969	14,077	56,492	2,556,137	72,664,233	2,139,507	216,913	189,271	32,050

Financial Institution Activity

DE NOVO STATE COMMERCIAL BANK CHARTERS

Bank Name/Location	Effective Date
FirstBank of Adams County Northglenn, Adams County	07/06/1999
FirstBank of El Paso County Colorado Springs, El Paso County	06/04/1999

MERGER STATE COMMERCIAL BANK CHARTER INTO STATE COMMERCIAL BANK CHARTER

Bank Name/Location	Effective Date
Bank of Telluride Telluride, San Miguel County INTO: WestStar Bank Vail, Eagle County	08/06/1999
Western Colorado Bank Montrose, Montrose County INTO: WestStar Bank Vail, Eagle County	08/06/1999

CONVERSION STATE COMMERCIAL BANK CHARTER INTO NATIONAL BANK CHARTER

Bank Name/Location	Effective Date
UMB Bank Colorado Denver, Denver County INTO: UMB Bank Colorado, N.A. Denver, Denver County	05/11/1999
Community Bank of Parker Parker, Douglas County INTO: Norwest Bank Colorado, N.A. Denver, Denver County	04/27/1999

MERGER NATIONAL BANK CHARTER INTO STATE COMMERCIAL BANK CHARTER

Bank Name/Location	Effective Date
Aurora National Bank Aurora, Arapahoe County INTO: Citywide Banks Aurora, Arapahoe County	04/01/1999
Aurora National Bank South Aurora, Arapahoe County INTO: Citywide Banks Aurora, Arapahoe County	04/01/1999
The First National Bank (Johnstown) Johnstown, Weld County INTO: Union Colony Bank Greeley, Weld County	11/09/1999

Financial Institution Activity

CEASED OPERATIONS STATE INDUSTRIAL BANK CHARTER	
Bank Name/Location	Effective Date
Avco Bank, an industrial bank Aurora, Arapahoe County	04/07/1999

CEASED OPERATIONS ELECTRONIC DATA PROCESSING SERVICE	
Company Location	Effective Date
AVCO Financial Services Costa Mesa, CA	04/07/1999

OPENED ELECTRONIC DATA PROCESSING SERVICE	
Company Location	Effective Date
First Interstate BancSystem, Inc. Billings, MT Servicing: The Pueblo Bank and Trust Co.	09/27/1999

CEASED OPERATIONS MONEY ORDER COMPANY	
Money Order Company/Location	Effective Date
Thomas Cook Australia PTY Ltd. Toronto ON M5C 2W1 CANADA <i>(Ceased operations in the U.S.A.)</i>	12/31/1999

MERGER MONEY ORDER COMPANY	
Money Order Company/Location	Effective Date
Mid-America Money Order Company Lakewood, Jefferson INTO: Travelers Express Company, Inc. Minneapolis, MN	09/14/1999

BANK NAME CHANGES	
Bank Name/Location	Effective Date
Bank of Boulder Boulder, Boulder County TO: Bank in Boulder	01/08/1999
Basin Industrial Bank Englewood, Arapahoe County TO: Western Union Industrial Bank	10/11/1999
Citywide Bank of Denver Aurora, Arapahoe County TO: Citywide Banks	04/01/1999
Dove Creek State Bank Dove Creek, Dolores County TO: Community Bank-Dove Creek	12/22/1999
Firstate Bank of Colorado Northglenn, Adams County TO: FirsTier Bank	10/19/1999
Park State Bank Woodland Park, Teller County TO: Park State Bank & Trust	03/16/1999

Financial Institution Activity

TRUST COMPANY RELOCATION

Institution Name/Location	Effective Date
American Securities Transfer & Trust, Inc. Denver, Denver County TO: Lakewood, Jefferson County	06/28/1999

STATE COMMERCIAL BANK RELOCATIONS

Institution Name/Location	Effective Date
Citywide Banks Denver, Denver County TO: Aurora, Arapahoe County	04/01/1999
The Farmers Bank Eaton, Weld County TO: Ault, Weld County	04/22/1999

MONEY ORDER COMPANY RELOCATION

Institution Name/Location	Effective Date
Servicio Uniteller, Inc. Rochelle Park, New Jersey TO: Midland Park, New Jersey	12/01/1999

DE NOVO NON-COLORADO STATE CHARTERED BANKS WITH LOAN PRODUCTION OFFICES IN COLORADO

Loan Production Office Name/Location	Effective Date
California Bank & Trust San Diego, California LPO: California Bank & Trust Denver, Denver County	07/17/1999

Directory

1st Choice Bank

2164 35th Avenue
Greeley 80634
970-330-3300

Downtown Fort Collins
100 South College Avenue
Fort Collins 80524
970-495-1300

Downtown Greeley
1229 10th Avenue
Greeley, CO 80631
970-356-2800

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

Loveland
2529 North Lincoln Avenue
Loveland 80538
970-593-1300

West Greeley
5801 West 11th Street
Greeley 80634
970-356-7700

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

A

Action Credit Advisors

1818 South 72nd Street
Omaha NE 68124
800-942-9027

ADP Payroll Services, Inc.

(Money Orders)
One ADP Boulevard
Roseland NJ 07068
201-994-5000

AFBA Industrial Bank

Peterson AFB, Building 1485
455 West Paine Street
Colorado Springs 80914
719-574-2794

Alpine Bank

2200 Grand Avenue
Glenwood Springs 81601
970-945-2424

Aspen
600 East Hopkins Avenue
Aspen 81611
970-920-4800

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

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

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

Basalt
137 Midland Avenue
Basalt 81621
970-927-3301

Battlement Mesa
82 Sipparelle Drive
Parachute 81635
970-285-7100

Breckenridge
111 Lincoln Avenue
Breckenridge 80424
970-453-4929

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

Dillon
252 Highway 6
Dillon 80435
970-468-4701

Eagle
0205 Chambers Avenue
Eagle 81631
970-328-1666

Edwards
0069 Edwards Access Road
Suite 4
Edwards 81632
970-926-4811

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

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

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

Gypsum
104 Oakridge Court
Gypsum 81637
970-524-1666

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

Mesa Mall
2424 F Road
Grand Junction 81506
970-243-5200

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

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

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

Directory

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

Steamboat Springs
1901 Pine Grove Road
Steamboat Springs 80477
970-879-8567

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

Vail Commons
2099 North Frontage Road
Vail 81657
970-476-4000

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

American Bank

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

West
2237 West Eisenhower Blvd.
Loveland 80538
970-278-1776

American Securities Transfer & Trust, Inc.

12039 West Alameda Parkway
Suite Z-2
Lakewood 80228
303-984-5400

Arapahoe Bank & Trust

7777 East Arapahoe Road
Englewood 80112
303-770-5100

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

B

The Bank at Broadmoor

155 Lake Avenue
Colorado Springs 80906
719-633-2695

Downtown

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

The Bank in Boulder

3033 Iris
Boulder 80301
303-443-9090

The Bank in Broomfield,
a community branch of
The Bank in Boulder
Broomfield Office
12009 Sheridan Boulevard
Broomfield 80020
303-464-3800

Downtown Office
2120 Broadway
Boulder 80301
303-443-9090

Longmont
915 South Hover Street
Longmont 80501
303-774-6000

Louisville
515 McCaslin Boulevard
Louisville 80027
303-666-0050

The Bank of Burlington

410 14th Street
Burlington 80807
719-346-5376

Bank of Colorado

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

Akron
190 Main Street
Akron 80720
970-345-2273

Brush
301 Clayton
Brush 80723
303-659-6181

Convenience Center
329 West Main
Sterling 80751
970-522-0560

Craig
250 West Victor Way
Craig 81625
970-824-9421

Downtown
501 Main Street
Windsor 80550
303-892-1488

Durango
1199 Main Avenue
Durango 81301
970-247-5151

Fort Collins
300 East Horsetooth
Suite 102
Fort Collins 80525
970-206-1160

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

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

Julesburg
122 West First Street
Julesburg 80737
970-474-3307

Sterling
201 South 3rd Street
Sterling 80751
970-522-2354

Directory

West Main
1041 West Main Street
Windsor 80550
970-686-7631

Yuma
320 South Main
Yuma 80729
970-848-5448

**Bank of Colorado-
Western Slope**
200 Grand Avenue
Grand Junction 81501
970-245-1600

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

Glenwood Springs
901 Grand Avenue
Glenwood Springs 81601
970-945-7422

Patterson Market Place
2900 F Road
Grand Junction 81504
970-245-1600

Bank of Commerce
9918 Hibert Street
Third Floor
San Diego, CA 92131

Englewood LPO
6300 S. Syracuse Way
Englewood, CO 80111
303-221-8991

Bank of Denver
1534 California Street
Denver 80217
303-572-3600

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

Glendale
4600 Leetsdale Drive
Glendale 80222
303-572-3600

The Bank of Durango
125 Sawyer Street
Durango 81301
970-259-5500

The Bank of Grand Junction
2415 F Road
Grand Junction 81505
970-241-9000

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

Bank of Monte Vista
101 Adams Street
Monte Vista 81144
719-852-5901

Bank of South Fork-branch of
Bank of Monte Vista
0020 West Lodge Drive
South Fork 81154
719-873-5608

Bank of the San Juans
140-144 East Eighth Street
Durango 81301
970-247-1818

Pagosa Springs
305 Hot Springs Boulevard
Pagosa Springs 81147
970-264-1818

Bankers' Bank of the West
1099 18th Street, Suite 2700
Denver 80202
303-291-3700

Loan Production Office
411 S. 13th Street, Suite 100
Lincoln, NE 68508
402-476-0400

BankWest
520 First Avenue
Castle Rock 80104
303-814-8149

Stroh Ranch
6737 Stroh Road
Parker 80134
303-805-5656

BANKWEST
924 Main Street
P. O. Box 499
Goodland, KS 67735
785-899-2342

Idalia LPO
26995 Highway 36
Idalia, CO 80735
970-354-7229

C

California Bank & Trust
11622 El Camino Real
Suite 200
San Diego, CA 92130
619-793-7431

Denver LPO
1650 S. Colorado Boulevard
Denver, CO 80202
303-713-9741

Cache Bank-Greeley
924 11th Street
Greeley 80631
970-351-8600

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 E. Cheyenne Mountain Blvd.
Colorado Springs 80906
719-579-9150

Directory

Mobile Service
Servicing two locations:
Cheyenne Place
945 Tenderfoot Hill Road
Colorado Springs 80906
719-527-1840

Village at Skyline
2365 Patriots Heights
Colorado Springs 80904
719-867-4674

West
1793 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
773-380-5100

Citicorp Services Inc.
(Money Orders)
8430 West Bryn Mawr Avenue
11th Floor, Legal Department
Chicago IL 60631
773-380-5100

**Citizens Bank of
Pagosa Springs**
703 San Juan Street
Pagosa Springs 81147
970-264-2235

Pagosa Springs
27 Talisman Drive
Pagosa Springs 81147
970-731-7235

The Citizens State Bank
100 South Main Street
Keenesburg 80643
303-629-6457

**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
115 Highway 97
Naturita 81422
970-865-2255

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

Silverton
1218 Greene Street
Silverton 81433
970-387-5502

Citywide Banks
10660 East Colfax Avenue
Aurora 80010
303-365-3600

Aurora South
13731 East Mississippi Ave.
Aurora 80012
303-365-4000

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

Denver Tech Center
8101 East Belleview Avenue
Denver 80237
303-365-4080

Downtown
1801 Broadway, Suite 100
Trinity Place
Denver 80202
303-365-3800

Lakewood
3345 South Wadsworth Blvd.
Lakewood 80227
303-365-8040

Wheat Ridge
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
3501 South Broadway
Englewood 80150
303-761-1052

Elizabeth
210 South Elizabeth Street
Elizabeth 80107
303-646-5000

Kiowa
326 Comanche Street
Kiowa 80117
303-840-1414

Parker
12907 South Parker Road
Parker 80134
303-841-4848

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

Directory

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
108 East Goff Street
Granada 81041
719-734-5200

Holly
100 North Main
Holly 81047
719-537-6800

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

Springfield
1030 Main Street
Springfield 81073
719-523-4548

Colorado Mountain Bank

1000 Main Street
Westcliffe 81252
719-783-9211

Fountain
410 South Santa Fe
Fountain 80817
719-382-5643

Colorado State Bank and Trust

1600 Broadway
Denver 80217
303-861-2111

Cherry Creek Banking Center
3610 East First Avenue
Denver 80206
303-318-6000

Highlands Ranch
Banking Center
9561 South University Blvd.
Highlands Ranch 80126
303-318-6040

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

15305 East Colfax
Aurora 80011
303-344-5202

Comerica Bank

500 Woodward Avenue
Detroit, MI 48226
313-222-7474

Denver LPO
999 18th Street
Denver, CO 80202
303-357-6100

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

Commercial Savings Bank

627 North Adams
Carroll, IA 51401
303-221-7227

Englewood LPO
8480 East Orchard Road
Suite 1400
Englewood, CO 80111
303-221-7227

Community Bank-Dove Creek

305 South Guyrene
Dove Creek 81324
970-677-2241

Community Bank-Cortez,
a branch of Dove Creek
2 East Main Street
Cortez 81321
970-565-8565

Community Banks of Colorado

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

Loan Production Office
5690 DTC Boulevard
Suite 400E
Greenwood Village 80111
720-489-4803

Aspen
210 North Mill Street
Aspen 81611
970-544-8282

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

Cripple Creek Messenger
Mobile Branch
101 E. Warren Avenue
Cripple Creek 80813
719-689-2591

Gunnison
1100 North Main
Gunnison 81230
970-641-9000

Woodland Park
400 West Midland Avenue
Suite 110
Woodland Park 80863
719-687-5800

Directory

**Consumer Credit
Counseling Service
of Greater Denver**
10375 E. Harvard Avenue
Suite 300
Denver 80231
303-750-2228 Ext. 1047

**Consumer Credit
Counseling Service of
Northern Colorado and
Southeast Wyoming**
126 West Harvard Street
Suite 5
Fort Collins 80525
970-229-0695

**Consumer Credit
Counseling Service of
Southern Colorado, Inc.**
1233 Lake Plaza Drive
Suite A
Colorado Springs 80906
800-942-9027

D

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

E

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

Centennial Bank of the West-
Longmont (a branch of The
Eaton Bank)
3601 Stagecoach Road North
Longmont 80504
303-684-0505

Centennial Bank of the West-
Loveland (a branch of The Eaton
Bank)
221 East 29th Street
Loveland 80538
970-669-0505

Centennial Bank of the West-
South Fort Collins (a branch of
The Eaton Bank)
1550 East Harmony Road
Fort Collins 80525
970-204-2505

Centennial Bank of the West-
Steele's Market (a branch of The
Eaton Bank)
802 West Drake Road
Fort Collins 80525
970-484-0505

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

Fort Collins
713 South Lemay Avenue
Fort Collins 80524
970-490-2121

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

ENRAMEX, INC.
(Money Orders)
3529 West 38th Avenue
Denver 80211
303-458-6468

EntreMex, Inc.
Dbá Envios-Mexico
(Money Orders)
4048 West 26th Street
Chicago, IL 60623
773-277-1842

F

Farmers Bank
119 First Street
Ault 80610
970-834-2121

Eaton
100 Elm Avenue
Eaton 80615
970-454-3434

**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

Farmers State Bank of Calhan at
Falcon
7025 Meridian Road
Falcon 80831
719-495-3650

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

First American State Bank
8390 East Crescent Parkway
Suite 100
Greenwood Village 80111
303-694-6464

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

Directory

Loan Production Office
4090 W. State St., Suite 10
Boise, ID 83703
208-333-8819

Loan Production Office
503 N. Main Street, Suite 6
Pueblo 81003
719-583-8460

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

Fort Collins
2721 South College Avenue
Fort Collins 80525
970-226-1080

Halladay
4626 Highland Drive
Salt Lake City, UT 84227
801-272-0150

Lakewood
12790 West Alameda Pkwy.
Lakewood 80228
303-988-2300

Littleton
1109 West Littleton Blvd.
Littleton 80120
303-797-9126

Longmont
600 Kimbark Street
Longmont 80501
303-684-6758

Ogden
2417 Grant Avenue
Ogden, UT 84401
801-394-4224

Salt Lake City
81 West 3300 South
Salt Lake City UT 84165
801-467-5647

First Mountain Bank
409 Harrison Avenue
Leadville 80461
719-486-3150

First State Bank
1441 Miner Street
Idaho Springs 80452
303-567-2696

Detached Facility
233 16th Avenue
Idaho Springs 80452

**First State Bank
of Fort Collins**
2900 South College Avenue
Fort Collins 80525
970-223-3535

Oak Ridge
1112 Oakridge Drive
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 Office
14501 East Alameda Avenue
Aurora 80012
303-360-5555

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

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

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

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

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

Tech Center Office
8095 East Bellevue Avenue
Englewood 80111
303-721-8800

FirstBank
11747 West Ken Caryl Avenue
Littleton 80127
303-932-2100

Palm Desert Highway 111
73000 Highway 111
Palm Desert, CA 92260
760-341-7000

Palm Desert Washington
42035 Washington
Palm Desert, CA 92211
760-345-5000

FirstBank North
8800 Wadsworth Boulevard
Westminster 80021
303-467-1000

80th & Wadsworth
8031 Wadsworth Boulevard
Arvada 80003
303-940-1110

Directory

94th & Sheridan
9410 N. Sheridan Boulevard
Westminster 80030
303-650-8000

104th & Federal
10367 Federal Boulevard
Westminster 80221
303-464-5000

Sheridan
5130 West 120th Avenue
Westminster 80034
303-465-3300

FirstBank of Adams County
3990 East 104th Avenue
Thornton 80233
303-347-9000

104th & Washington
750 E. 104th Avenue
Thornton 80229
303-451-5700

120th & Colorado Boulevard
3801 East 120th Avenue
Thornton 80241
303-252-1000

FirstBank of Arapahoe County
2323 East Arapahoe Road
Littleton 80161
303-347-9000

Arapahoe & Holly
5050 East Arapahoe Road
Littleton 80122
303-220-7300

Arapahoe & Yosemite
8600 East Arapahoe Road
Englewood 80122
303-694-9000

Holly
8280 South Holly Street
Littleton 80122
303-773-6000

FirstBank of Arvada
6355 Ward Road
Arvada 80004
303-422-3000

K-58th
9731 West 58th Avenue
Arvada 80002
303-425-0900

K-64th
6350 Sheridan Boulevard
Arvada 80003
303-428-4500

FirstBank of Aurora
2300 South Havana Street
Aurora 80044
303-337-2000

Buckley & Quincy
4271 South Buckley
Aurora 80013
303-693-1200

Chambers & Mississippi
15250 East Mississippi
Aurora 80012
303-755-1000

Himalaya
19771 East Smoky Hill Road
Aurora 80015
303-680-9000

Iliff and Buckley
17000 East Iliff
Aurora 80013
303-696-8400

Smoky Hill & Buckley
17100 East Smoky Hill Road
Aurora 80015
303-680-9000

FirstBank of Avon
0011 West Beaver Creek Blvd.
Avon 81620
303-325-1055

Beaver Creek
Avondale Lane
Beaver Creek 81620
303-235-1055

Eagle
25 market Street
Eagle 81631
970-328-9600

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

FirstBank of Boulder
6500 Lookout Road
Boulder 80301
303-530-1000

30th & Arapahoe
1650 30th Street
Boulder 80301
303-442-8200

95th & South Boulder Road
1375 South Boulder Road
Louisville 80027
303-666-0400

Louisville
500 South McCaslin Boulevard
Louisville 80027
303-666-0500

South Boulder
4770 Baseline Rd., Suite 100
Boulder 80303
303-499-2200

Table Mesa Branch
3600 Table Mesa Drive
Boulder 80303
303-494-8100

FirstBank of Breckenridge
200 Ski Hill Road
Breckenridge 80424
303-235-1075

FirstBank of Cherry Creek
100 Saint Paul Street
Denver 80206
303-333-1000

Leetsdale and Monaco
890 South Monaco Parkway
Denver 80222
303-396-6000

University Hills
2740 S. Colorado Blvd.
Denver 80222
303-757-2000

Directory

FirstBank of Colorado

10403 West Colfax Avenue
Lakewood 80215
303-232-2000

Golden Town Center
17171 South Golden Road
Golden 80401
303-279-4200

Jefferson
7500 West Colfax Avenue
Lakewood 80215
303-233-6561

FirstBank of Colorado Springs

817 Village Center Drive
Colorado Springs 80919
303-235-1020

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

Cascade & Pikes Peak
2 North Cascade Avenue
Colorado Springs 80903
719-477-9000

Garden of the Gods
1275 Garden of the Gods Rd.
Colorado Springs 80907
303-235-1021

Woodman/I-25
7055 Commerce Center Drive
Colorado Springs 80919
719-260-3800

FirstBank of Denver

370 17th Street
Denver 80202
303-623-2000

9th & Corona
1155 East 9th Avenue
Denver 80218
303-861-1400

13th & Krameria
1355 Krameria Street
Denver 80220
303-388-2900

Tabor Center
1200 17th Street
1 Tabor Center, Suite 100
Denver 80202
303-446-3000

FirstBank of Douglas County

2 Plum Creek Parkway
Castle Rock 80104
303-688-5000

4th & Wilcox
402 Wilcox Street
Castle Rock 80104
303-688-3113

Founders Parkway Branch
4775 Front Street
Castle Rock 80104
303-814-3000

FirstBank of El Paso County

5815 Constitution Avenue
Colorado Springs 80915
719-573-5000

Briargate/Union
2790 Briargate Boulevard
Colorado Springs 80920
719-535-9000

FirstBank of Evergreen

30770 Stagecoach Blvd.
Evergreen 80439
303-679-1000

Bergen Park
1153 Bergen Parkway, Unit 1
Evergreen 80439
303-679-9900

FirstBank of Greeley

2901 23rd Avenue
Greeley 80631
303-235-1095

FirstBank of Lakewood

550 S. Wadsworth Boulevard
Lakewood 80226
303-233-8000

Green Mountain
12043 West Alameda Pkwy.
Lakewood 80228
303-980-9900

Kipling and Jewell
1940 South Kipling Parkway
Lakewood 80227
303-987-1000

FirstBank of Littleton

101 County Line Road
Littleton 80126
303-798-3000

Broadway & Highlands
9205 South Broadway
Highlands Ranch 80126
303-798-3000

Lincoln/Yosemite
9217 Lincoln Avenue
Littleton 80124
720-875-1000

Highlands Ranch
9409 South University Blvd.
Highlands Ranch 80126
303-798-3000

FirstBank of Longmont

600 Florida Avenue
Longmont 80501
303-772-5500

Erie
512 Briggs
Erie 80516
303-443-8747

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

FirstBank of Northern Colorado

1013 East Harmony Road
Fort Collins 80525
303-235-1035

College/Columbia
2315 South College Avenue
Fort Collins 80525
970-493-1700

Larimer
1015 South Taft Road
Fort Collins 80526
303-235-1035

Directory

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

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

FirstBank of Parker
10961 South Parker Road
Parker 80134
303-840-9000

Parker/Stroh Road
12959 South Parker Road
Parker 80134
303-805-2100

FirstBank of Silverthorne
160 US Highway 6
Silverthorne 80498
303-235-1065

Keystone
150 Dercum Drive
Suite D1 & D2
Keystone 80435
970-262-0500

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

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

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

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

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

FirstBank of Tech Center
5101 DTC Parkway
Greenwood Village 80222
303-694-1000

Bellevue & Yosemite Branch
4910 South Yosemite
Englewood 80155
303-779-6800

Hampden & Yosemite
8901 East Hampden Avenue
Denver 80231
303-694-9000

Southmoor Park
6470 East Hampden Avenue
Greenwood Village 80222
303-757-5100

FirstBank of Vail
17 Vail Road
Vail 81657
303-235-1045

Detached Facility
573 West Lionshead Circle
Vail 81657
970-476-5686

Minturn
472 Main Street
Minturn 81645
303-235-1045

West Vail
2271 N. Frontage Road West
Vail 81657
303-235-1045

FirstBank of Wheat Ridge
4350 Wadsworth Boulevard
Wheat Ridge 80033
303-423-1400

Edgewater
5505 West 20th Avenue
Edgewater 80214
303-237-6000

FirsTier Bank
11210 Huron
Northglenn 80234
303-451-1010

Arvada
7355 Ralston Road
Arvada 80003
303-423-7200

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

Boulder/Arapahoe
3000 Arapahoe Avenue
Boulder 80303
303-938-1313

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

Colorado Springs
Banking Center
2805 Dublin Boulevard
Colorado Springs 80918
719-264-1616

Downtown
999 18th Street
Denver 80202
303-308-9912

Fort Collins Banking Center
3131 South College Avenue
Fort Collins 80525
970-266-9090

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

Lafayette
1200 West S. Boulder Road
Lafayette 80026
303-926-1010

Longmont
1849 North Main Street
Longmont 80501
303-485-7070

Loveland
205 East Eisenhower
Loveland 80537
970-622-8080

Directory

Parker
19590 East Mainstreet
Parker 80138
720-851-1515

Tech Center
5299 DTC Boulevard
Englewood 80111
303-221-4040

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

Westminster
9191 Sheridan
Westminster 80030
303-428-5050

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 Group Ltd.
Scotia Plaza
100 Yonge Street
Toronto, Ontario
CANADA M5C 2W1
416-359-3796

Front Range Bank
13013 W. Alameda Parkway
Lakewood 80228
303-9899-1313

G

Guaranty Bank & Trust Company
1331 17th Street
Denver 80202
303-296-9600

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

Denver Tech Center
5445 DTC Parkway
Penthouse 1
Englewood 80111
303-296-9600

Gateway Park
3950 Lewiston, Suite 103
Aurora 80111
303-296-9600

Mobile Branch #1
City of Denver-Central, Glendale
303-296-9600

Mobile Branch #2
City of Denver-South,
Greenwood Village, Englewood,
Littleton, Aurora
303-296-9600

Mobile Branch #3
City of Denver-North, Golden,
Lakewood, Arvada, Northglenn,
Thornton, Westminster,
Commerce City
303-296-9600

Mobile Branch #4
City of Denver-Central,
Englewood, Littleton, Highlands
Ranch,
Greenwood Village
303-296-9600

The Gunnison Bank & Trust Company
232 West Tomichi Avenue
Gunnison 81230
970-641-0320

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

H

Haxtun Community Bank
128 South Colorado Avenue
Haxtun 80731
970-774-6141

Heritage Bank
1020 Century Drive
Louisville 80027
303-666-0666

Broomfield Banking Center
5720 West 120th Avenue
Broomfield 80020
303-460-0333

Denver LoDo
1715 Wazee
Denver 80202
303-292-0666

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

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

Longmont/North Main
2333 North Main Street
Suite E
Longmont 80501
303-772-0777

Louisville Banking Center
811 South Public Road
Lafayette 80026
303-666-0666

Louisville Main Street
801 Main Street, Suite 130
Louisville 80027
303-664-0444

Directory

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

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
1355 E. Eisenhower Blvd.
Loveland 80538
970-669-4040

Fort Collins
303 East Mountain Avenue
Fort Collins 80524
970-622-7188

I

Imperial Thrift and Loan Association

700 North Central Avenue
Suite 600
Glendale, CA 91203
818-254-2353

Denver LPO
1919 Broadway
Suite 1900
Denver, CO 80202
303-414-4754

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 Yonge Street
Toronto, Ontario
CANADA M5C 2W1
416-981-2192

Institutional Trust Company

7800 E. Union Avenue, Suite 300
Denver 80237
303-930-6300

Investment Trust Company

3200 Cherry Creek South Drive
Suite 730
Denver 80209
303-778-6800

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

L

Lincoln Trust Company

6312 S. Fiddler's Green Circle
Suite 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

The Minnequa Bank of Pueblo

401 West Northern Avenue
Pueblo 81004
719-545-2345

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

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

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

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

Directory

MoneyGram Payment Systems, Inc.

(Money Orders)
1550 Utica Avenue South
Minneapolis MN 55416
800-328-5678

MontroseBank

200 North Townsend Avenue
Montrose 81401
970-249-3408

SurfaceCreekBankingCenter
945 South Grand Mesa Drive
Cedaredge 81413
970-856-8600

Mountain States Bank

1635 East Colfax Avenue
Denver 80218
303-388-3641

Mobile Unit
1635 East Colfax Avenue
Denver 80218
303-388-3641

N

New Frontier Bank

2425 35th Avenue
Greeley 80634
970-339-5100

North Park State Bank

461 Main Street
Walden 80480
970-723-8221

North Valley Bank

9001 North Washington
Thornton 80229
303-452-5500

Northern Trust Bank of Colorado

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

O

Olathe State Bank

500 US Hwy. 50,
Business Loop
Olathe 81425
970-323-5565

Delta
102 Main Street
Delta 81416
970-874-4979

Mobile Unit
(Operates within a 50 mile
radius)
Olathe area
970-323-5565

Orchard Trust Company

8515 East Orchard Road
Englewood 80111
303-689-6023

Orlandi Valuta

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

P

Pacific Thrift and Loan Company

2121 Alton Parkway, Suite 200
Irvine, CA 92606
949-752-1033 Ext. 3431

Englewood LPO
7887 East Bellevue
Englewood, CO 80111
303-228-2272

Paonia State Bank

128 Grand Avenue
Paonia 81428
970-527-4122

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

Crawford Country Bank, a
division of Paonia State Bank
392 Highway 92
Crawford 81415
970-921-4122

Park State Bank and Trust

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

Pine River Valley Bank

301 North Commerce Drive
Bayfield 81122
970-884-9583

Premier Bank

1630 Stout Street
Denver 80202
303-623-8888

Aurora
978 South Havana Street
Aurora 80012
303-343-8888

Colorado Springs
1867 South Academy Blvd.
Colorado Springs 80916
719-596-8888

PRODIRA

(Money Orders)
Hildago #25
Ro Grande, Zacatecas
MEXICO 49800
956-781-1992

The Pueblo Bank & Trust Company

301 West 5th Street
Pueblo 81003
719-545-1834

Boulder
2950 Pearl Street
Boulder 80301
303-413-3400

Directory

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

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

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

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

Salida
200 F Street
Salida 81201
719-539-6696

South
1217 Pueblo Boulevard
Pueblo 81005
719-545-1834

Center
213 Worth Street
Center 81125
719-754-3509

Creede
116 Creede Avenue
Creede 81130
719-658-2688

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

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

Rubarza Financial Services Inc.
(Money Orders)
119 East Paisano Street
El Paso TX 79901
915-544-5140

S

Sentinel Trust Company
410 17th Street, Suite 1175
Denver 80202
303-446-0841

Servicio Uniteller, Inc.
(Money Orders)
218 Route 17 North
Suite 402
Rochelle Park NJ 07662
800-895-1031

SierraWest Bank
10181 Truckee—Tahoe
Airport Road
Truckee, CA 96161
916-582-3772

Denver LPO
1999 Broadway
Suite 1900
Denver, CO 80202
303-672-1877

Silicon Valley Bank
3003 Tasman Drive
Santa Clara, CA 95054
408-654-7400

Boulder LPO
4430 Arapahoe Avenue
Boulder, CO 80303
303-938-0483

**Societe Francaise
du Cheque de Voyage**
(Money Orders)
AMERICAN EXPRESS
200 Vesey Street
New York NY 10285
212-640-5100

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

The State Bank-La Junta
124 Colorado Avenue
La Junta 81050
719-384-5901

The State Bank of Wiley
220 Main Street
Wiley 81092
719-829-4811

R

Resources Trust Company
8051 East Maplewood Avenue
Englewood 80111
303-694-2917
800-525-9054

RIA Telecommunications, Inc.
(Money Orders)
1108 E. 17th Street
Santa Ana CA 92701
714-569-0300

The Rio Grande County Bank
595 Grande Avenue
Del Norte 81132
719-657-2701

Directory

T

Thomas Cook Australia PTY Ltd.

(Money Orders)
Thomas Cook Group Ltd.
Scotia Plaza
100 Yonge Street
Toronto, Ontario
CANADA M5C 2W1
416-981-2192

Thomas Cook Currency Services Inc.

(Money Orders)
Scotia Plaza
100 Yonge Street
Toronto, Ontario
CANADA M5C 2W1
416-981-2192

Thomas Cook, Inc.

(Money Orders)
Thomas Cook Group Ltd.
Scotia Plaza
100 Yonge Street
Toronto, Ontario
CANADA M5C 2W1
416-981-2192

Travel Related Services Company, Inc.

(Money Orders)
AMERICAN EXPRESS
200 Vesey Street
New York NY 10285
212-640-5100

Thomas Cook Travellers Cheques Ltd.

(Money Orders)
Thomas Cook Group Ltd.
Scotia Plaza
100 Yonge Street
Toronto, Ontario
CANADA M5C 2W1
416-981-2192

Travellers Cheque Associates Limited

(Money Orders)
AMERICAN EXPRESS
200 Vesey Street
New York NY 10285
212-640-5100

Travelers Express Company, Inc.

(Money Orders)
1550 Utica Avenue South
Minneapolis MN 55416
800-328-5678

Trust Company of America

7103 South Revere Parkway
Englewood 80112
303-705-6400

U

Union Bank & Trust

100 Broadway
Denver 80203
303-744-3221

Golden
1222 Arapahoe Street
Golden 80401
303-282-2606

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

Lakewood
333 South Allison
Lakewood 80226
303-744-3221

Littleton
5501 S. Broadway, Suite 200
Littleton 80121
303-715-2438

Southwest
1858 South Wadsworth Blvd.
Lakewood 80232
303-986-5581

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

Union Colony Bank

1701 23rd Avenue
Greeley 80634
303-659-9108

Brighton
1600 East Bridge Street
Brighton 80601
303-659-1622

Johnstown
100 Johnstown Center Drive
Johnstown 80534
970-587-4661

West
920 54th Avenue
Greeley 80634
970-356-7000

Windsor
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

V

Valley Bank & Trust

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

Directory

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

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

Frederick
5th & Oak
Frederick 80530
303-833-2290

Longmont
340 Lashley Street
Longmont 80501
303-772-2621

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

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

Strasburg
56641 Colfax Avenue
Strasburg 80136
303-622-6598

Valley Traveler #1
Mobile Service
Serving 50-mile radius
536 Main Street
Hudson 80642
303-536-9259

Westminster
11145 Sheridan Blvd.
Westminster 80020
303-460-7209

Valley State Bank
204 South 4th
Lamar 81052
719-336-4381

Eads
1220 Main Street
Eads 81036
719-438-5331

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

Vista Bank
1310 Garden of the Gods Road
Colorado Springs 80907
719-448-0707

Downtown
8 South Nevada Avenue
Colorado Springs 80903
719-448-0707

W

Weld County Bank
3635 23rd Avenue
Evans 80620
970-506-1000

**Western Union
Financial Services, Inc.**
(Money Orders)
c/o First Data Corporation
6200 S. Quebec Street, Suite 250
Englewood 80111
303-488-8237

**Western Union
Industrial Bank**
6200 S. Quebec Street, Suite 330
Englewood 80111
303-967-7442

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

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

Detached Facility
Stout & Broadway
2031 Stout Street
Denver 80205
303-291-9021

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

Bank of Telluride-
a WestStar Bank
238 East Colorado Avenue
Telluride 81435
970-728-2000

Breckenridge Office
130 Ski Hill Road, Suite 100
Breckenridge 80424
970-453-8300

Cedaredge Merchantile Office
210 Independence
Cedaredge 81413
970-856-7842

Cedaredge Office
105 South Grand Mesa Drive
Cedaredge 81413
970-856-3133

City Market Office
1410 Grand Avenue
Glenwood Springs 81602
970-945-1557

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

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

Eagle Office
403 Broadway
Eagle 81631
970-328-5990

Directory

Edwards Office
Riverwalk at Edwards
34353 Hwy. 6
Edwards 81632
970-926-6130

Frisco Office
700 Main Street
Frisco 80443
970-668-8535

Glenwood Office
1620 Grand Avenue
Glenwood Springs 81602
970-945-7477

Glenwood Springs,
Downtown
210 8th Street
Glenwood Springs 81601
970-945-6586

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

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

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

New Castle Office
850 Castle Valley Boulevard
New Castle 81647
970-984-9672

Norwood Office
1640 Grand Avenue
Norwood 81423
970-327-4255

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

West Vail Office
2111 N. Frontage Road 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

RECEIVED

AUG 08 2000

STATE PUBLICATIONS
Colorado State Library