

REG 2.11/2000

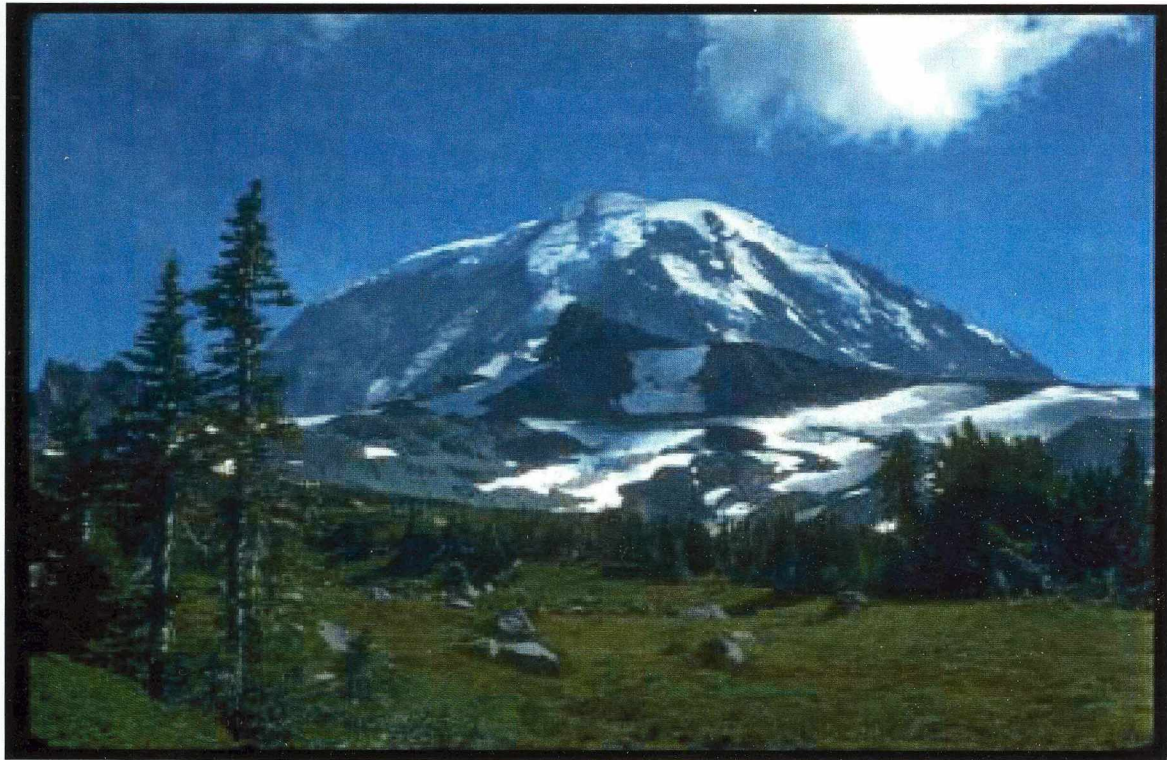
C.2

COLORADO STATE PUBLICATIONS LIBRARY



3 1799 00126 0892

COLORADO DIVISION OF BANKING



NINETY-FIRST ANNUAL REPORT

Of the State Bank Commissioner
Of the State of Colorado



January 1, 2000 to December 31, 2000

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.

**NINETY-FIRST 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, 2000
to December 31, 2000**

Maurice Goodgaine, Jr., Banking Board Chairman

Appointed April 28, 1994-Term Expiring July 1, 1995
Reappointed December 22, 1995-Term Expiring July 1, 1999
Reappointed July 1, 1999-Term Expiring July 1, 2003

William A. Mitchell

Appointed September 26, 2000-Term Expiring July 1, 2001

Mary L. Mohr

Appointed June 27, 1989-Term Expiring July 1, 1993
Reappointed July 30, 1993-Term Expiring July 1, 1997
Reappointed December 30, 1997-Term Expiring July 1, 2001

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

J. Robert Young

Appointed April 8, 1988-Term Expiring July 1, 1991
Reappointed June 19, 1991-Term Expiring July 1, 1995
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



DIVISION OF BANKING

Richard Fulkerson
State Bank Commissioner

Bill Owens
Governor

May 31, 2001

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

Dear Governor Owens:

I am honored to submit the 2000 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 on money order companies licensed by the Division, and other comparative financial information.

The financial services industry recorded another year of strong growth and record earnings. Although there was some decline in asset quality at a few institutions, overall asset quality remained very good. Average equity capital of state chartered banks increased from 7.99 percent to 8.41 percent as of December 31, 2000. State chartered commercial banks, industrial banks, and trust companies reported aggregate net income of \$285 million during 2000, an increase of more than 18 percent over 1999 earnings. Moreover, the aggregate earnings of this group has increased 52 percent since 1996.

The rate of industry consolidation has continued to slow; however, the total number of state chartered commercial banks, industrial banks, and trust companies declined from 135 to 130 during the year. Interest in new bank charters has remained strong. One new commercial bank was chartered in 2000, and Division representatives met with the organizers of three other proposed banks whose applications were to be filed in early 2001. Total deposits held by state chartered commercial banks increased 9.98 percent to \$14,446,565,000, and total assets increased by 9.22 percent to \$16,587,555,000 as of December 31, 2000.

Total deposits held by the four state chartered industrial banks increased 3.15 percent to \$396,618,000, and total assets increased 5.14 percent to \$662,238,000 as of December 31, 2000. Total equity of the industrial banks increased 8.67 percent to \$99,097,000.

In late 2000, one large Colorado trust company relocated from Denver to Atlanta in conjunction with an overall corporate restructuring. As a result, total trust assets reported by the nine Colorado trust companies declined during the year from \$72,664,233,000 to \$46,297,810,000, a decrease of 36.29 percent. The industry reported total assets of \$2,459,144,000, as of December 31, 2000, a decrease of 3.79 percent over the prior year. Despite the asset declines, the trust companies reported net income of \$49,054,000 for the year, a 53 percent increase over the preceding 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

Kenneth R. Ehrich

Robert J. Hinton

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

Andrew Shaw

Victor Hangar

Lisa Shoup

Marsha Massey

Bart Stanley

Financial Institution Examiners

Terry Breckenridge

John Pray

Antoinette Clair

Ron Roberts

Richard Dobos

Susie Sidney

Gary Fey

Robert L. Smith

Linda Knisley

Karen Stewart

Manager of Applications and Complaints

Lee Woodbury

Automation Specialist

Kara Hunter

Office Manager/Accounting

Stephanie Castillo

Financial Credit Examiner Intern

Linda Behm

Administrative Assistant III

Otha Austin

Jan Clary

Vivian Mooren

Administrative Assistant II

Tamekia Roseberry

Peter Walker

Colorado Division of Banking

Ninety-First Annual Report of the State Bank Commissioner

CONTENTS

Division Overview.....	1
Industry Condition.....	5
Commercial Bank Data	
Comparative Abstract.....	10
Income Statement.....	11
Commercial Bank Detail.....	12
Industrial Bank Data	
Comparative Abstract.....	14
Income Statement.....	15
Industrial Bank Detail	16
Trust Company Data	
Comparative Abstract.....	17
Income Statement.....	18
Trust Company Detail.....	19
Financial Institution Activity.....	20
Financial Institution Directory	23

Division Overview

Division Mission and Structure

The Division is responsible for the regulation of state chartered commercial banks, trust companies, industrial banks, money order companies, money transmitters, and 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, an executive officer of an industrial bank, an executive officer of a trust company, and two public members. The Governor appoints Banking Board members to four-year terms. Section 11-2-102, C.R.S. requires a balanced membership with respect to political party affiliation, and geographic location. The Banking Board conducts monthly meetings that are open to the public, and the public is encouraged to attend.

The State Bank Commissioner is the administrative head of the Division, responsible for the day-to-day operation 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, 25 of whom are in the Financial Credit Examiner (FCE) category. Of the 25 FCE classifications, 18 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, Audit and Sunset 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 Division is scheduled to undergo another onsite review in August of 2001. 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

Division Overview

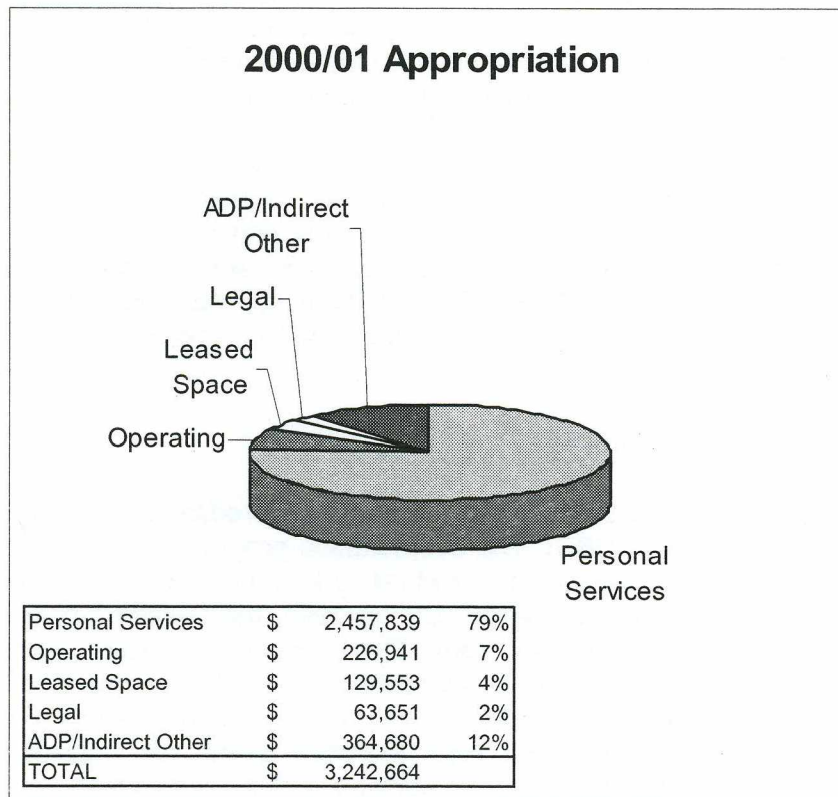
federal regulatory agencies in determining the acceptability of state examinations pursuant to interagency agreements and alternating state/federal examinations.

Division operations and programs are also subject to periodic reviews by the Office of the State Auditor. The State Auditor completed a performance audit of the Division's administration of the Public Deposit Protection Act in March 2000. The report identified areas to improve and strengthen the program, which recommendations have been, or are in the process of being, implemented by the Division.

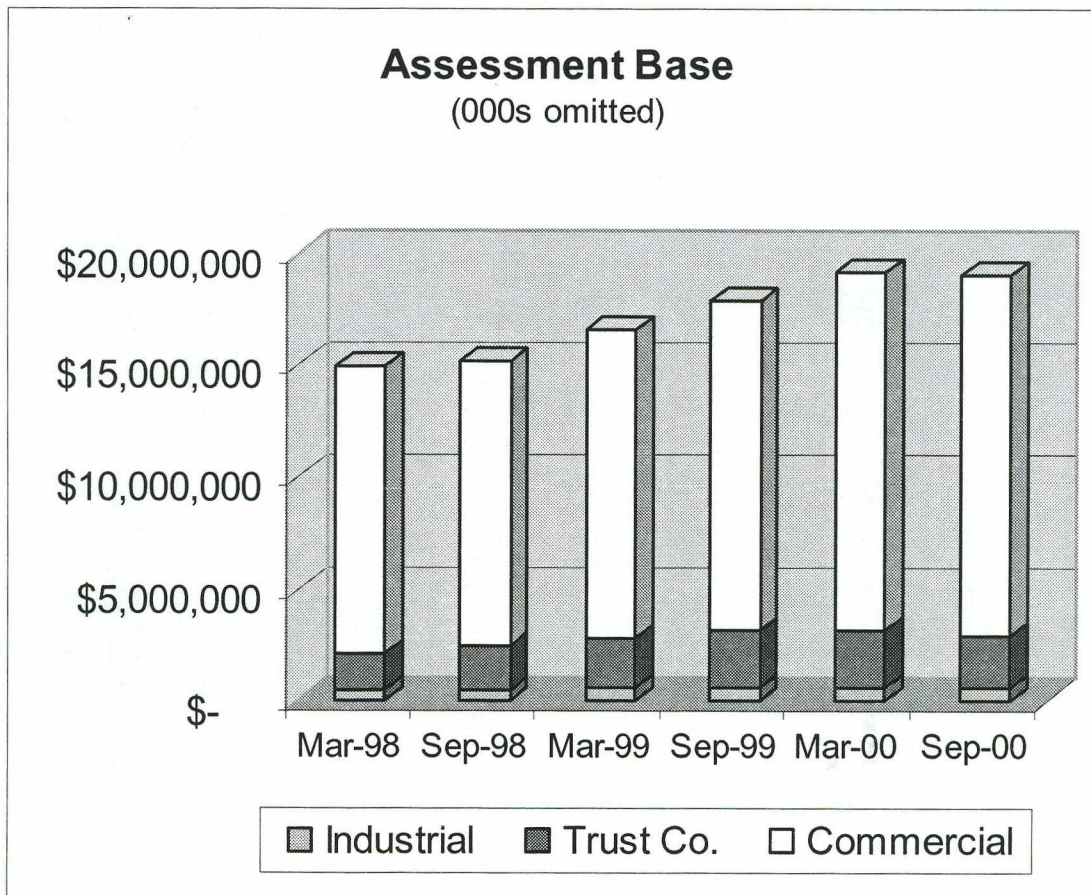
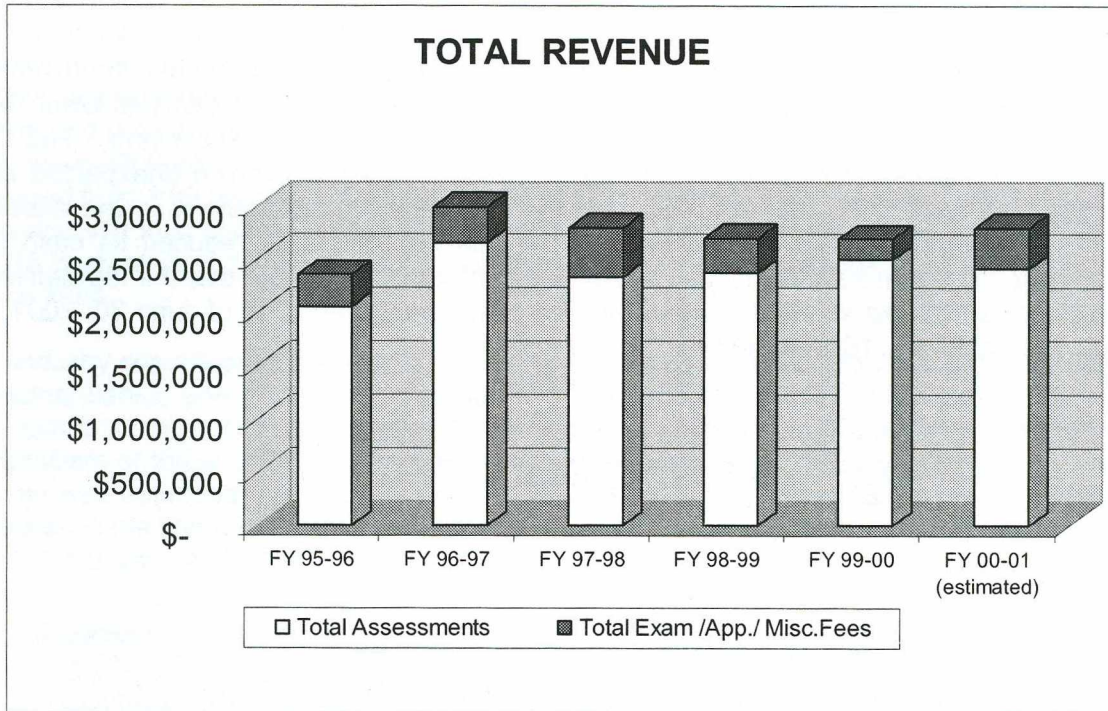
As proscribed by statute, the Department of Regulatory agencies performs Sunset reviews of the functions of the Commissioner and Banking Board with respect to regulatory programs. The results of the review and recommendations are provided to the Colorado General Assembly. If the General Assembly does not pass legislation extending such regulation, the program is repealed by operation of law. Regulation of debt management companies by the Division was not extended by the 62nd General Assembly and the regulatory program was discontinued effective July 1, 2000. The Division itself is subject to a Sunset review pursuant to Section 11-2-101(10)(a), C.R.S., in 2004.

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 2000-2001 fiscal year was \$3,242,664. 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.



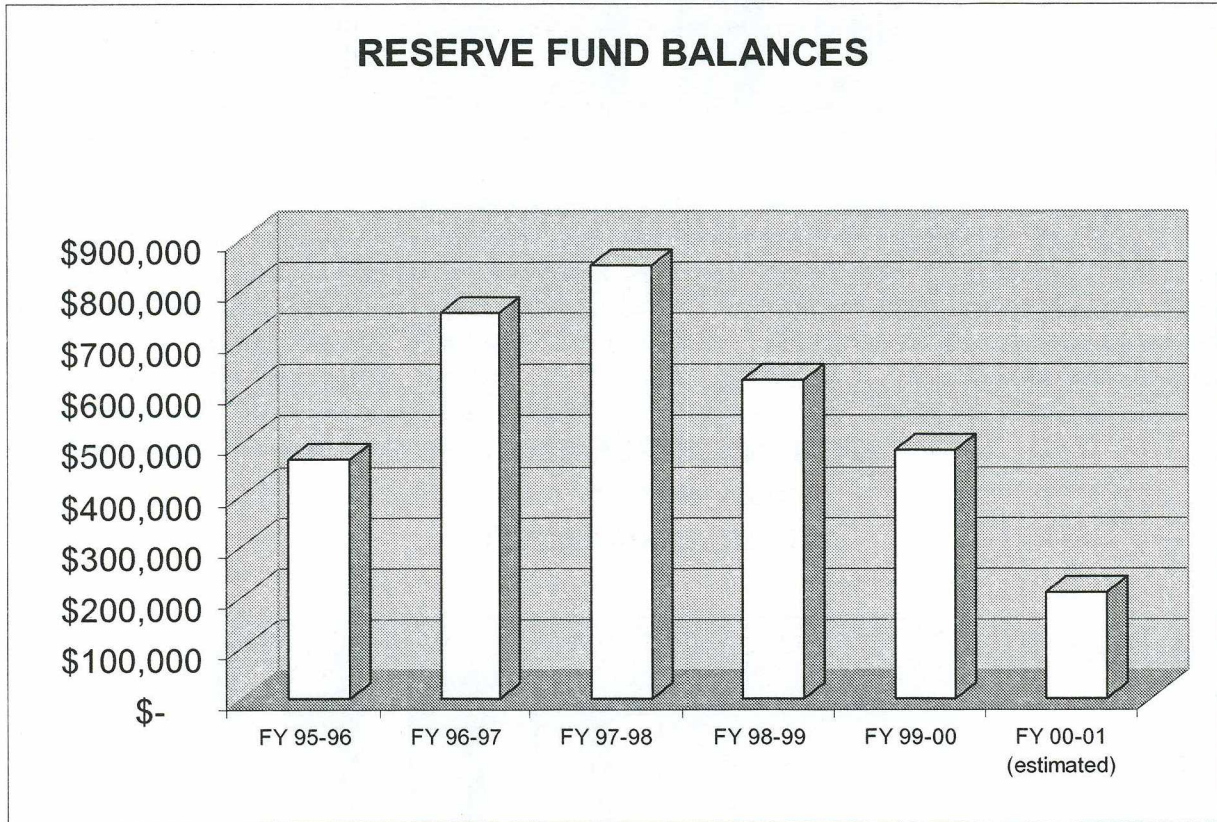
Division Overview



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 had historically maintained its cash fund balance at higher levels in order to cushion unexpected revenue variances from application fees and other sources, and thereby minimize fluctuations in the assessment calculation. However, with the passage SB 98-194 the Division has gradually reduced its cash fund to achieve an internal target of not more than 10 percent of expenditures and ensure that the legislative cap is not inadvertently exceeded. It is estimated that the Division's cash fund balance as of June 30, 2001, will be approximately \$300,000 below the 16.5 percent cap.



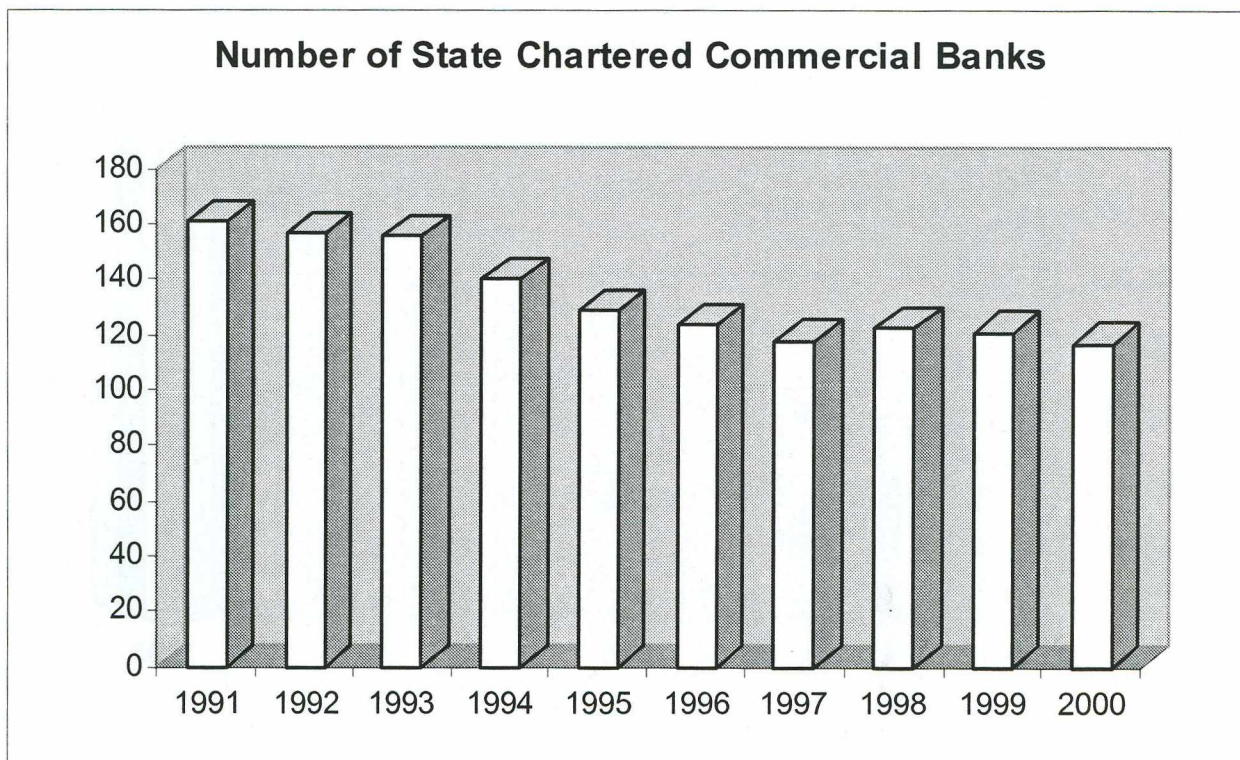
Industry Condition

The Colorado economy remained strong during 2000 despite definite signs of slowing in the national economy. As reported in the December 6th issue of the Colorado Economic Chronicle, key economic indicators for Colorado such as nonfarm employment growth, the unemployment rate, retail trade sales, and home prices were all rated as good. Only nonresidential construction was adversely rated. This strong economy supported another year of strong growth and record earnings by the financial services industry. Although there was some decline in asset quality at a few institutions, overall asset quality remained very good. Average equity capital of state chartered banks increased from 7.99 percent to 8.41 percent as of December 31, 2000. State chartered commercial banks, industrial banks, and trust companies reported aggregate net income of \$285 million during 2000, an increase of more than 18 percent over 1999 earnings. Moreover, the aggregate earnings of this group has increased 52 percent since 1996.

The rate of industry consolidation has continued to slow; however, the total number of state chartered commercial banks, industrial banks, and trust companies declined from 135 to 130 during the year. Interest in new bank charters remained strong. One new commercial bank was chartered in 2000, and Division representatives met with the organizers of three other proposed banks whose applications were to be filed in early 2001. One new trust company was approved, and two new money transmitter licenses were issued during 2000. Finally, the Division processed the first foreign capital depository application submitted in accordance with the Foreign Capital Depository Act that was enacted in 1999.

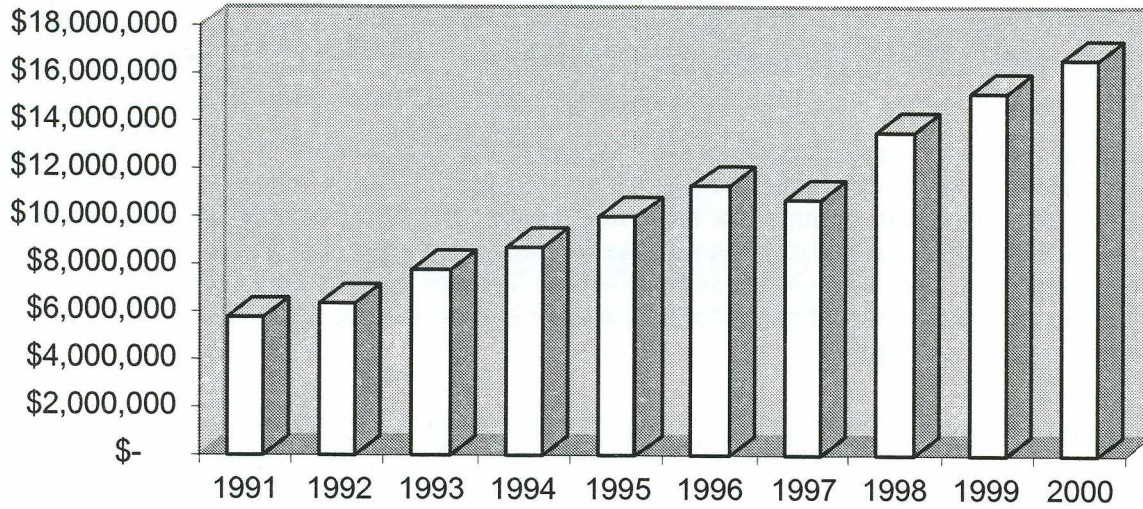
Commercial Banks

Assets held by state chartered banks increased 9.2 percent to \$16,587,555,000 as of December 31, 2000. The asset growth was supported by a \$182,183,000 increase in equity capital and a \$25,830,000 increase in net income over the previous year. 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, 2000.

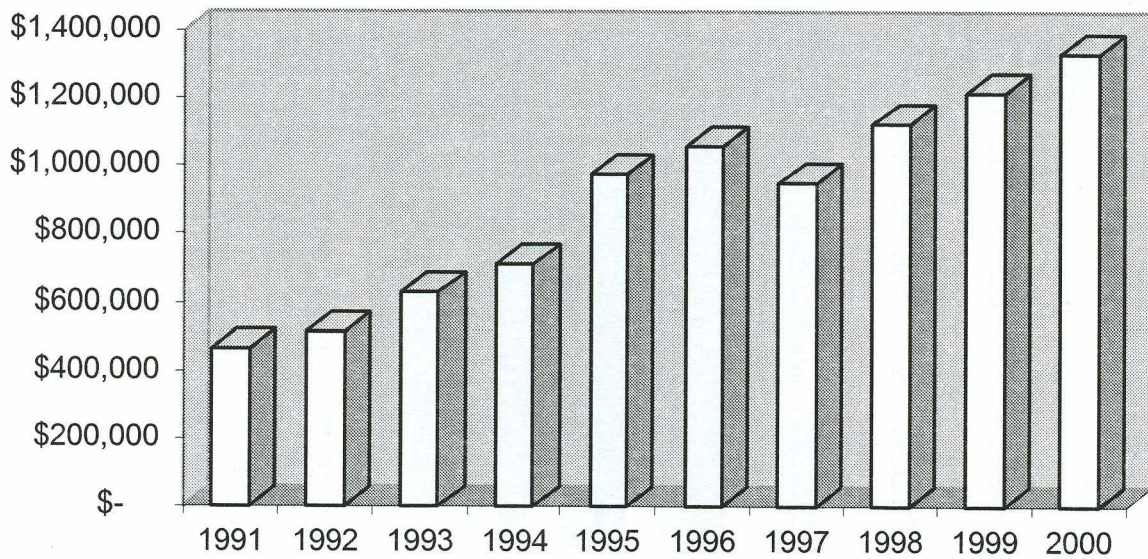


Industry Condition

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



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

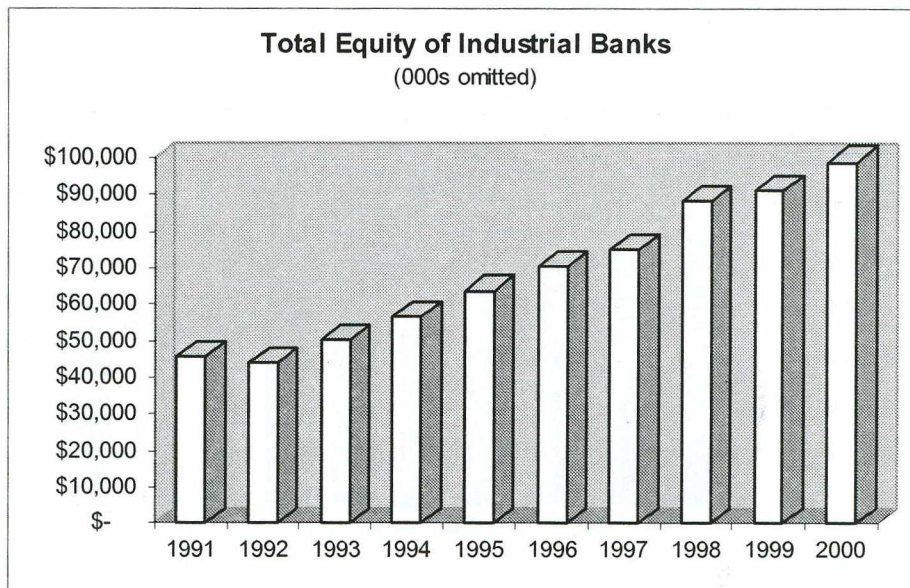
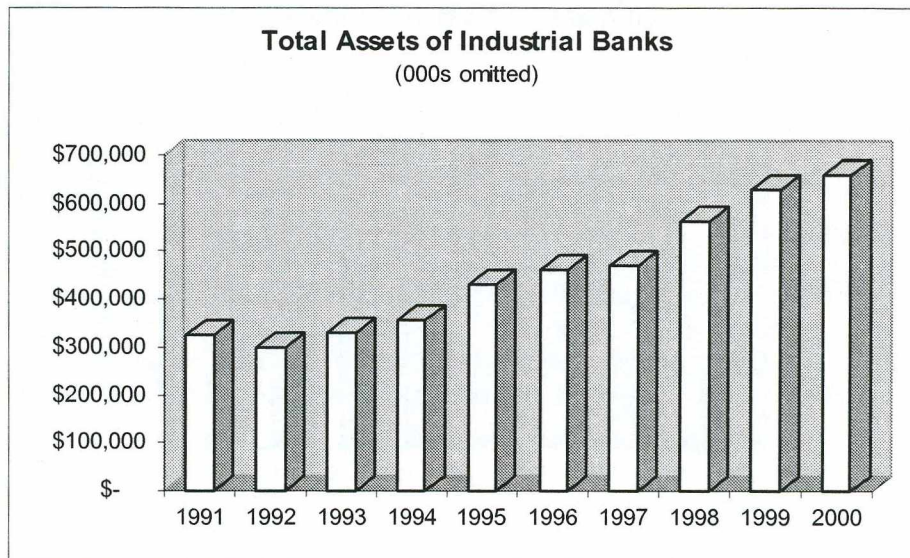


Industry Condition

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 Colorado General Assembly to dramatically amend the Industrial Bank Act, and 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.

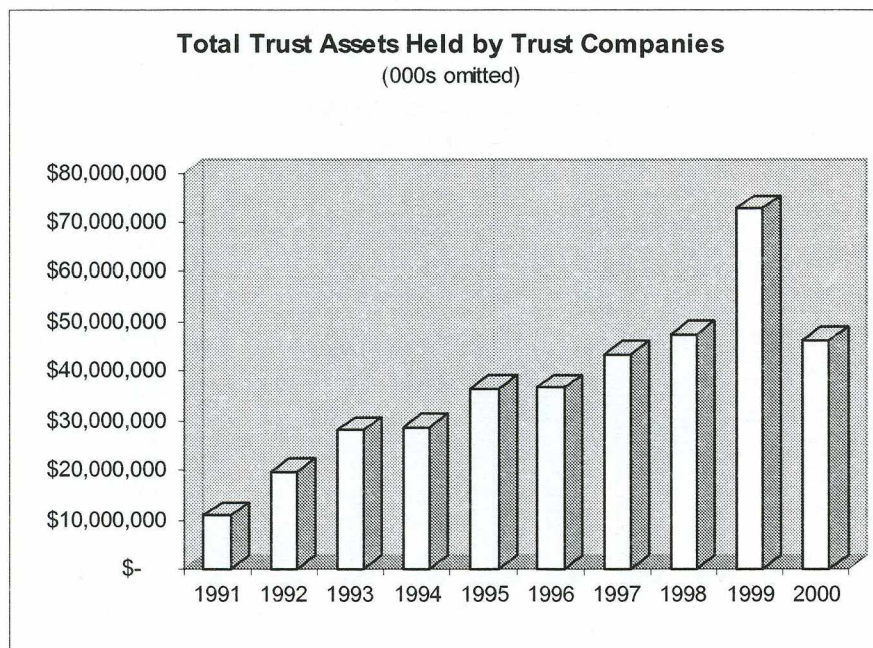
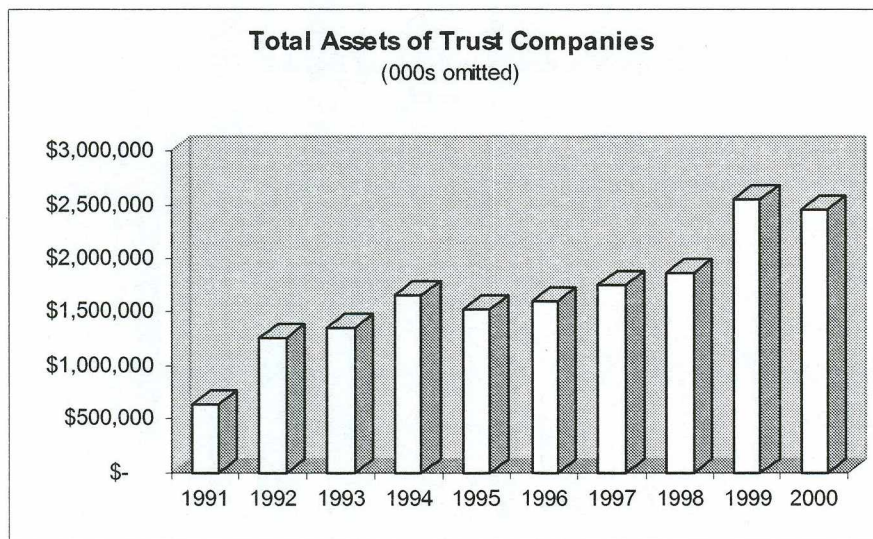


Industry Condition

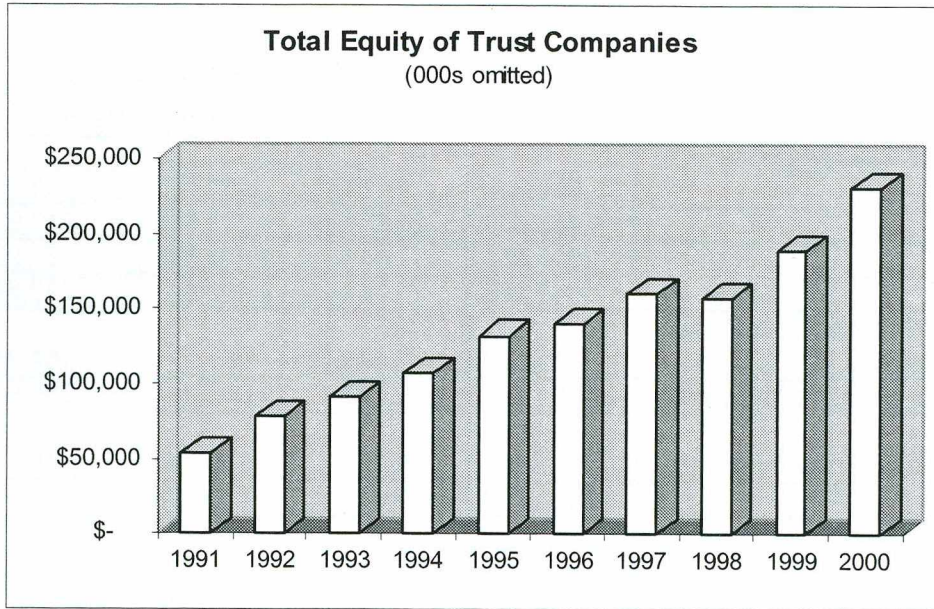
Trust Companies

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

In late 2000, one large Colorado trust company relocated from Denver to Atlanta in conjunction with an overall corporate restructuring. As a result, total trust assets reported by the nine Colorado trust companies declined substantially during the year as reflected in the following graph. However, despite the asset declines, total equity of the industry continued to increase, and net income increased by 53 percent over the preceding year.



Industry Condition



Money Order Companies

There are twenty-three organizations licensed under Colorado's Money Order Act. With the exception of governmental organizations and insured 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 2000 by Colorado licensed money transmitters was over \$18 billion, an increase of 46.9 percent over 1999.

Commercial Bank - Comparative Abstract

(000s Omitted)

ASSETS	117 Banks 12/31/00	Percent to Total	121 Banks 12/31/99	Increase (+) Decrease (-)	Percent Change
Cash and Balances Due From Depository Institutions	860,303	5.19%	863,561	- 3,258	-0.38%
Securities	4,453,443	26.85%	4,233,525	219,918	5.19%
- Held to Maturity	1,909,958	11.51%	1,930,884	- 20,926	-1.08%
- Available for Sale	2,543,485	15.33%	2,302,641	240,844	10.46%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	511,637	3.08%	357,291	154,346	43.20%
Loans and Leases, Net of Unearned Income	10,051,193	60.59%	9,061,251	989,942	10.93%
Less: Allowance for Loan and Lease Losses	127,490	0.77%	108,241	19,249	17.78%
Loans and Leases, Net	9,923,703	59.83%	8,953,010	970,693	10.84%
Assets Held in Trading Accounts	-	0.00%	-	-	0.00%
Premises and Fixed Assets	459,509	2.77%	433,652	25,857	5.96%
Other Real Estate Owned	13,256	0.08%	19,366	- 6,110	-31.55%
Investments in Unconsolidated Subsidiaries	4,139	0.02%	4,729	- 590	-12.48%
Acceptances	712	0.00%	580	132	22.76%
Intangible Assets	115,757	0.70%	97,412	18,345	18.83%
Other Assets	245,096	1.48%	224,292	20,804	9.28%
Deferred Losses	-	0.00%	-	-	0.00%
Total Assets	16,587,555	100.00%	15,187,418	1,400,137	9.22%

LIABILITIES

Deposits:	14,446,565	87.09%	13,135,854	1,310,711	9.98%
Noninterest Bearing	3,224,320	19.44%	2,771,201	453,119	16.35%
Interest Bearing	11,222,245	67.65%	10,364,653	857,592	8.27%
Federal Funds Purchased/Securities Sold	294,105	1.77%	394,905	- 100,800	-25.53%
Demand Notes Issued to U.S. Treasury	1,513	0.01%	-	1,513	
Trading Liabilities	-	0.00%	-	-	0.00%
Other Borrowed Money:	342,729	2.07%	359,612	- 16,883	-4.69%
With Maturity One Year or Less	69,083	0.42%	44,684	24,399	54.60%
With Maturity More Than One Year	273,646	1.65%	314,928	- 41,282	-13.11%
Banks' Liability on Acceptances	712	0.00%	580	132	22.76%
Subordinated Notes and Debentures	-	0.00%	-	-	
Other Liabilities	106,369	0.64%	83,088	23,281	28.02%
Total Liabilities	15,191,993	91.59%	13,974,039	1,217,954	8.72%

EQUITY CAPITAL

Perpetual Preferred Stock	470	0.00%	470	-	0.00%
Common Stock	138,302	0.83%	138,142	160	0.12%
Surplus	579,819	3.50%	517,850	61,969	11.97%
Undivided Profits/Capital Reserves	668,048	4.03%	594,728	73,320	12.33%
Net Unrealized Gain (Loss) Available for Sale Securities	8,923	0.05%	- 37,811	46,734	-123.60%
Total Equity Capital	1,395,562	8.41%	1,213,379	182,183	15.01%

Total Liabilities and Equity Capital	16,587,555	100.00%	15,187,418	1,400,137	9.22%
---	-------------------	----------------	-------------------	------------------	--------------

Commercial Bank - Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	918,405	
Interest income on balance due from depository institution	2,420	
Interest and dividend income on securities	263,754	
Interest income from assets held in trading	0	
Interest income of federal funds sold and securities purchased under agreement to resell	25,076	
Income from lease financing receivables	1,254	
Total Interest Income	1,210,909	
Interest Expense:		
Interest on deposits	458,247	
Interest on federal funds purchase and securities sold under agreements to repurchase	22,348	
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	22,736	
Interest on mortgage indebtedness and obligations under capitalized leases	0	
Interest on notes and debentures subordinated to deposits	0	
Total Interest Expense	503,331	
Net Interest Income		707,578
Provision for Loan Losses		42,200
Noninterest Income:		
Income from fiduciary activities	9,213	
Service charges on deposit accounts	87,835	
Other noninterest income	90,284	
Total Noninterest Income		187,332
Gain (Loss) on Securities not Held in Trading Accounts		-827
Noninterest Expense:		
Salaries	280,067	
Expenses of premises and fixed assets	74,223	
Other noninterest expense	196,188	
Total Noninterest Expense		550,478
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments		301,405
Other Adjustments		0
Applicable Income Taxes		74,619
Extraordinary Items and Other Adjustments, Net of Income Taxes		0
Net Income		226,786
Return on Average Assets		1.49

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	5,491	105,262	55,599	538	2,169	176,683	163,681	166,394	10,289	1.97
Ault	Farmers Bank	2,948	8,941	26,162	777	703	39,341	26,937	29,689	9,652	0.48
Aurora	Citywide Banks	35,277	85,298	309,956	3,793	2,974	445,233	387,485	414,288	30,945	2.23
Aurora	Commerce Bank	4,683	31,942	50,539	648	488	87,924	62,232	79,853	8,071	2.96
Aurora	Colonial Bank	7,204	23,613	87,214	672	6,218	125,171	102,778	117,329	7,842	2.03
Aurora	FirstBank of Aurora	7,689	136,585	66,040	744	4,859	228,973	213,779	215,770	13,203	2.22
Avon	FirstBank of Avon	9,477	56,739	161,042	1,659	7,061	251,037	233,637	235,361	15,676	1.70
Bayfield	Pine River Valley Bank	984	19,176	32,635	353	1,845	58,467	52,394	52,649	5,818	1.81
Blende	Centennial Bank of Blende	1,281	7,072	15,281	314	309	25,644	22,556	22,659	2,985	1.55
Boulder	FirstBank of Boulder	8,059	201,237	82,579	777	4,371	310,085	287,962	292,181	17,904	1.99
Breckenridge	FirstBank of Breckenridge	4,040	20,268	61,874	593	1,796	88,497	66,061	82,208	6,289	2.18
Brush	Valley Bank & Trust	12,661	25,734	109,887	1,313	7,149	168,374	156,912	158,222	10,152	1.40
Brush	The Farmers State Bank of Brush	1,384	11,083	18,104	209	192	32,620	28,292	28,455	4,165	0.81
Bvena Vista	Collegiate Peaks Bank	3,136	19,522	39,562	368	2,314	69,149	61,173	63,708	5,441	1.28
Burlington	The Bank of Burlington	2,337	26,899	10,020	184	209	39,915	35,889	36,463	3,452	1.88
Calhan	Farmers State Bank of Calhan	3,155	9,249	57,197	855	2,281	73,417	62,716	65,618	7,799	1.51
Castle Rock	FirstBank of Douglas County	9,801	102,700	58,814	552	4,712	182,559	161,017	165,572	16,987	1.14
Castle Rock	BankWest	5,235	3,109	27,091	265	737	36,390	33,461	33,634	2,756	0.68
Castle Rock	Castle Rock Bank	4,302	9,789	62,022	828	2,193	79,787	73,176	74,218	5,569	0.87
Cheyenne Wells	The Eastern Colorado Bank	2,922	11,784	56,263	1,895	1,440	73,300	52,580	67,345	5,955	1.73
Colorado Springs	The Citadel Bank	18,151	20,909	16,463	248	2,726	58,851	52,309	53,394	5,457	3.38
Colorado Springs	The Bank at Broadmoor	4,238	18,464	40,221	390	4,129	74,198	66,888	67,233	6,965	2.30
Colorado Springs	Cheyenne Mountain Bank	3,168	7,438	28,392	252	418	42,906	38,405	38,557	4,349	1.46
Colorado Springs	FirstBank of Colorado Springs	3,440	46,081	16,908	160	4,045	71,033	62,013	65,908	5,125	0.31
Colorado Springs	Vista Bank	1,696	13,329	30,216	309	4,725	50,786	41,202	46,301	4,485	1.66
Colorado Springs	FirstBank of El Paso County	1,717	21,151	6,841	64	5,280	35,578	30,252	31,235	4,343	0.73
Colorado Springs	First State Bank, Colorado Springs	1,494	1,837	8,908	164	347	13,742	11,671	12,466	1,276	0.78
Cortez	The Citizens State Bank of Cortez	3,257	18,938	37,254	496	1,495	65,312	54,883	60,027	5,285	0.95
Cripple Creek	Community Banks of Colorado	11,207	6,981	155,456	754	6,828	185,427	136,174	168,935	16,492	0.89
Del Norte	The Rio Grande County Bank	3,454	4,119	40,281	424	1,508	53,246	45,310	46,336	6,910	1.22
Denver	Colorado State Bank and Trust	14,250	36,121	156,487	1,399	5,986	225,863	200,812	206,652	19,211	2.42
Denver	Union Bank & Trust	20,112	130,533	216,560	3,286	2,818	376,108	319,367	349,502	26,606	1.18
Denver	Mountain States Bank	12,594	62,598	159,942	2,881	3,471	247,988	213,789	214,511	33,477	1.73
Denver	Bank of Denver	8,673	34,914	117,377	1,131	3,300	165,584	143,764	152,474	13,110	1.27
Denver	Guaranty Bank and Trust Company	39,231	94,127	506,069	5,739	15,679	663,958	613,398	615,870	48,088	1.42
Denver	Bankers' Bank of the West	32,182	1,209	106,176	1,250	169	173,608	86,480	157,901	15,707	0.89
Denver	FirstBank of Cherry Creek	9,493	62,280	89,975	935	6,753	170,457	159,797	160,549	9,908	1.86
Denver	Young Americans Bank	516	9,658	121	32	131	12,667	11,599	11,634	1,033	1.74
Denver	FirstBank of Denver	6,583	70,717	96,660	945	482	189,876	176,944	178,618	11,258	2.06
Denver	Premier Bank	4,505	18,777	42,763	331	2,319	71,520	49,894	65,011	6,509	1.39
Denver	Northern Trust Bank of Colorado	2,036	2,506	64,350	482	1,478	79,745	32,342	65,478	14,267	1.85
Dolores	The Dolores State Bank	1,355	26,143	34,559	627	257	64,470	56,430	56,549	7,921	1.15
Dove Creek	Community Bank-Dove Creek	1,277	5,288	18,681	225	1,042	30,709	27,714	27,927	2,782	0.90
Durango	The Bank of Durango	1,396	819	14,711	160	1,706	23,670	21,487	21,735	1,935	0.75
Durango	Bank of the San Juans	3,959	11,823	21,347	207	2,113	39,368	35,371	35,751	3,617	0.07
Eaton	Centennial Bank of the West	21,046	26,968	420,864	5,764	8,542	490,844	413,274	453,211	37,633	1.51
Englewood	Arapahoe Bank & Trust	5,661	56,299	55,816	500	1,006	123,015	97,720	106,859	16,156	1.69
Englewood	Centennial Bank	6,784	10,899	5,707	63	295	49,859	45,382	45,520	4,339	1.89
Evans	Weld County Bank	2,461	6,579	45,354	442	2,091	63,913	56,580	57,083	6,830	1.02
Evergreen	FirstBank of Evergreen	3,293	23,115	19,125	206	1,870	47,663	41,547	43,990	3,673	0.69
Florence	Rocky Mountain Bank & Trust	1,173	14,456	26,147	427	2,014	44,944	32,966	41,450	3,494	0.70
Fort Collins	First State Bank of Fort Collins	4,728	25,131	56,126	610	1,013	87,395	72,004	78,960	8,435	1.47
Fort Collins	FirstBank of Northern Colorado	4,748	22,470	79,516	745	5,644	112,853	97,523	105,273	7,580	1.23
Fort Lupton	Bank of Colorado	39,163	174,878	551,067	9,764	22,909	818,520	697,187	732,708	85,812	1.23
Fort Morgan	The Farmers State Bank of Fort Morgan	3,839	55,110	64,434	1,280	492	126,224	106,875	107,674	18,550	2.32
Fort Morgan	Fort Morgan State Bank	1,381	3,665	16,780	264	375	22,228	18,252	20,534	1,694	1.64
Fowler	The Fowler State Bank	3,252	15,015	19,336	502	12	39,087	33,788	34,134	4,953	0.55
Glenwood Springs	Alpine Bank	40,807	110,844	602,639	5,940	44,010	838,228	749,248	770,027	68,201	1.46
Grand Junction	The Bank of Grand Junction	3,306	8,381	34,402	358	2,884	49,182	40,054	44,589	4,593	1.66
Greeley	Union Colony Bank	19,452	63,449	239,674	2,903	6,138	348,252	275,434	308,171	40,081	0.80
Greeley	FirstBank of Greeley	911	9,424	14,371	135	1,206	26,082	20,058	23,817	2,265	0.77
Greeley	Cache Bank & Trust	3,152	32,148	32,416	1,208	358	81,036	70,485	70,691	10,345	0.46
Greeley	New Frontier Bank	6,188	6,328	114,638	1,240	617	145,895	129,594	134,047	11,848	0.86
Greenwood Village	FirstBank of Tech Center	11,309	134,012	107,507	1,061	8,793	277,142	254,617	259,551	17,591	2.10
Greenwood Village	First American State Bank	2,950	10,882	42,527	392	362	56,816	43,954	52,977	3,839	0.97

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
Gunnison	The Gunnison Bank and Trust Compa	1,674	7,100	32,357	434	1,562	46,579	42,306	43,502	3,077	1.14
Haxtun	Haxtun Community Bank	1,153	6,355	16,352	232	149	25,546	22,672	22,818	2,728	1.23
Hotchkiss	First State Bank of Hotchkiss	3,510	4,585	25,022	440	687	41,472	35,756	35,883	5,589	0.27
Idaho Springs	First State Bank	1,772	2,193	36,561	430	385	41,527	36,923	38,513	3,014	4.74
Kit Carson	Kit Carson State Bank	1,320	10,403	24,398	209	514	39,789	35,021	35,352	4,437	0.68
LaJunta	The Colorado Bank & Trust Company	2,227	19,868	22,891	800	1,905	47,360	41,739	42,025	5,335	1.00
LaJunta	The State Bank-La Junta	2,930	12,951	27,291	159	2,009	47,611	38,650	42,600	5,011	1.00
Lakewood	FirstBank of Colorado	75,770	274,449	203,478	2,414	8,288	600,921	556,568	562,173	38,748	1.74
Lakewood	FirstBank of Lakewood	8,421	141,057	52,272	496	9,563	220,785	204,377	208,007	12,778	2.15
Lakewood	Front Range Bank	734	5,941	19,350	188	1,935	30,165	26,660	26,891	3,274	0.87
Lamar	Colorado East Bank & Trust	7,405	64,370	138,204	2,046	7,229	225,451	187,900	203,493	21,958	0.68
Lamar	Valley State Bank	5,055	20,046	66,247	1,187	157	93,287	78,662	84,909	8,378	1.71
Leadville	Peoples Bank	3,278	18,642	60,948	566	2,201	98,844	84,410	89,572	9,272	2.73
Leadville	First Mountain Bank	661	2,440	13,896	179	515	18,217	15,883	16,954	1,263	1.97
Littleton	FirstBank of South Jeffco	9,133	191,487	102,610	969	7,779	324,649	300,920	305,364	19,285	1.95
Littleton	FirstBank of Littleton	7,794	106,546	58,049	544	7,224	189,885	176,147	179,000	10,885	1.78
Littleton	FirstBank	7,246	85,978	66,882	644	4,002	165,114	147,851	155,140	9,974	1.29
Littleton	FirstBank of Arapahoe County	8,346	131,636	70,650	666	3,996	222,143	204,927	209,042	13,101	2.11
Longmont	FirstBank of Longmont	6,637	98,289	117,588	1,119	5,417	230,870	214,476	217,428	13,442	1.73
Louisville	Heritage Bank	9,184	26,297	168,851	1,949	7,855	216,165	179,652	198,936	17,229	0.90
Loveland	The Home State Bank	7,593	23,194	141,855	1,822	4,521	176,880	160,791	162,221	14,659	1.19
Loveland	American Bank	6,450	10,662	103,914	774	5,006	127,000	98,644	118,145	8,855	0.86
Loveland	Advantage Bank	743	1	12,485	126	344	17,332	11,813	11,884	5,448	3.49
Mancos	Mancos Valley Bank	749	4,260	19,613	314	245	29,664	27,315	27,598	2,066	1.17
McClave	McClave State Bank	343	721	15,693	272	736	21,625	19,193	19,411	2,214	0.72
Monte Vista	Bank of Monte Vista	3,499	16,310	36,318	590	474	62,090	51,461	53,415	8,675	1.23
Montrose	MontroseBank	2,824	13,240	40,986	409	1,929	63,405	56,931	58,369	5,036	2.37
Northglenn	FirsTier	24,075	28,229	708,377	14,918	10,663	794,397	709,641	729,247	65,150	0.37
Olathe	Olathe State Bank	1,034	5,725	22,068	450	1,682	31,077	28,527	29,122	1,955	0.38
Ouray	The Citizens State Bank of Ouray	1,702	20,707	19,575	238	547	43,309	36,433	36,849	6,460	1.86
Pagosa	Citizens Bank of Pagosa Springs	1,658	11,202	20,997	423	1,847	38,010	35,447	35,647	2,363	0.95
Paonia	Paonia State Bank	1,510	3,005	27,331	284	813	34,893	30,433	31,658	3,235	1.08
Parker	First United Bank	5,556	572	82,136	955	10,969	110,668	95,073	95,861	14,807	2.66
Parker	FirstBank of Parker	6,039	22,533	13,602	130	2,939	45,422	39,861	41,726	3,696	0.26
Pueblo	The Minnequa Bank of Pueblo	16,447	67,314	199,961	2,963	12,548	315,885	291,579	293,423	22,462	0.99
Pueblo	Pueblo Bank and Trust Company	15,799	59,076	245,302	1,528	10,560	345,207	307,383	316,664	28,543	3.79
Rocky Ford	Community Banks of Southern Colora	1,802	6,642	25,865	172	424	37,152	26,434	34,360	2,792	1.78
Rocky Ford	State Bank	1,609	4,534	8,501	116	67	16,039	12,236	14,005	2,034	1.11
Silverthorne	FirstBank of Silverthorne	6,287	22,207	80,339	751	5,013	114,671	89,888	107,678	6,993	1.55
Thornton	North Valley Bank	3,120	20,740	40,732	397	3,591	75,333	69,485	70,028	5,305	1.63
Thornton	FirstBank of Adams County	2,795	32,897	7,983	80	3,327	48,131	41,508	43,451	4,680	0.68
Vail	FirstBank of Vail	6,746	41,370	142,892	1,372	3,595	203,582	186,652	188,327	15,255	1.95
Vail	WestStar Bank	25,489	30,202	427,694	4,440	40,287	561,554	483,091	495,622	65,932	1.22
Walden	North Park State Bank	826	3,255	5,680	74	453	11,414	10,218	10,315	1,099	0.92
Walsh	Colorado State Bank of Walsh	1,319	9,697	15,606	352	206	27,110	23,561	23,889	3,221	1.51
Westcliffe	Colorado Mountain Bank	3,035	1,663	46,071	335	528	51,591	44,496	47,162	4,429	2.26
Westminster	FirstBank North	7,033	122,884	60,492	581	9,654	211,140	196,187	199,066	12,074	1.41
Wheat Ridge	FirstBank of Wheat Ridge	5,098	126,268	76,985	736	5,809	220,705	204,016	207,779	12,926	1.86
Wheat Ridge	Foothills Bank	2,071	8,531	40,358	508	2,062	60,402	51,004	52,737	7,665	1.36
Wiley	The State Bank of Wiley	636	22,717	32,611	1,253	98	56,629	34,480	42,786	13,843	3.99
Woodland Park	Park State Bank & Trust	2,580	23,680	26,919	205	1,225	55,363	49,634	49,985	5,378	1.15
Wray	Wray State Bank	1,932	5,957	15,310	219	119	25,081	22,095	22,525	2,556	1.69
		860,303	4,453,443	10,051,193	127,490	459,509	16,587,555	14,446,565	15,191,993	1,395,562	1.49

Industrial Bank - Abstract

(000s Omitted)

ASSETS	4 Banks 12/31/00	Percent to Total	4 Banks 12/31/99	Increase (+) Decrease (-)	Percent Change
Cash and Balances Due From Depository Institutions	12,368	1.87%	20,403	- 8,035	-39.38%
Securities	73,885	11.16%	69,766	4,119	5.90%
- Held to Maturity	12,089	1.83%	13,360	- 1,271	-9.51%
- Available for Sale	61,796	9.33%	56,406	5,390	9.56%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	31,389	4.74%	40,268	- 8,879	-22.05%
Loans and Leases, Net of Unearned Income	538,051	81.25%	495,643	42,408	8.56%
Less: Allowance for Loan and Lease Losses	12,124	1.83%	9,484	2,640	27.84%
Loans and Leases, Net	525,927	79.42%	486,159	39,768	8.18%
Premises and Fixed Assets	1,976	0.30%	1,736	240	13.82%
Other Real Estate Owned	648	0.10%	424	224	52.83%
Intangible Assets	6,991	1.06%	1,894	5,097	269.11%
Other Assets	9,054	1.37%	9,217	- 163	-1.77%
Total Assets	662,238	100.00%	629,867	32,371	5.14%

LIABILITIES

Deposits:	396,618	59.89%	384,518	12,100	3.15%
Noninterest Bearing	1,225	0.18%	1,127	98	8.70%
Interest Bearing	395,393	59.71%	383,391	12,002	3.13%
Other Borrowed Money:	157,938	23.85%	143,381	14,557	10.15%
Other Liabilities	8,585	1.30%	10,781	- 2,196	-20.37%
Total Liabilities	563,141	85.04%	538,680	24,461	4.54%

EQUITY CAPITAL

Common Stock	6,533	0.99%	6,533	-	0.00%
Surplus	37,873	5.72%	37,873	-	0.00%
Undivided Profits/Capital Reserves	54,502	8.23%	47,447	7,055	14.87%
Net Unrealized Gain (Loss) Available for Sale Securities	189	0.03%	- 666	855	-128.38%
Total Equity Capital	99,097	14.96%	91,187	7,910	8.67%

Total Liabilities and Equity Capital	662,238	100.00%	629,867	32,371	5.14%
---	----------------	----------------	----------------	---------------	--------------

Industrial Bank - Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	58,797	
Interest income on balance due from depository institution	662	
Interest and dividend income on securities	4,956	
Interest income from assets held in trading	0	
Interest income of federal funds sold and securities purchased under agreement to resell	1,662	
Income from lease financing receivables	0	
Total Interest Income	66,077	
Interest Expense:		
Interest on deposits	19,983	
Interest on federal funds purchase and securities sold under agreements to repurchase	6	
Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money	10,492	
Interest on notes and debentures subordinated to deposits	0	
Total Interest Expense	30,481	
Net Interest Income		35,596
Provision for Loan Losses		4,239
Noninterest Income:		
Income from fiduciary activities	0	
Service charges on deposit accounts	278	
Other noninterest income	1,204	
Total Noninterest Income		1,482
Gain (Loss) on Securities not Held in Trading Accounts		-44
Noninterest Expense:		
Salaries	8,021	
Expenses of premises and fixed assets	1,762	
Other noninterest expense	8,321	
Total Noninterest Expense		18,104
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments		14,691
Applicable Income Taxes		5,450
Extraordinary Items and Other Adjustments, Net of Income Taxes		0
Net Income		9,241
Return on Average Assets		1.47

Industrial Bank - Detail

(000s omitted)

city	Bank Name	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	5 Star Bank (formerly AFBA Industrial Bank)	2,999	39,083	138,555	8,610	1,726	3,705	213,098	185,927	187,808	25,290.00	0.51
Grand Junction	Home Loan Industrial Bank	135	3,914	16,876	337	-	305	20,893	18,367	18,606	2,287.00	1.22
Denver	First Community Industrial Bank	9,123	30,888	382,620	3,177	250	5,040	425,392	191,062	355,450	69,942.00	1.83
Englewood	Western Union Industrial Bank	111	-	-	-	-	4	2,855	1,262	1,277	1,578.00	9.94
		12,368	73,885	538,051	12,124	1,976	9,054	662,238	396,618	563,141	99,097.00	1.47

Trust Company - Abstract

(000s Omitted)

ASSETS	9 TRUSTS 12/31/00	PERCENT TO TOTAL	10 TRUSTS 12/31/99	INCREASE (+) DECREASE (-)	PERCENT CHANGE
Cash and Balances Due From Banks	3,242	0.13%	7,042	-3,800	-53.96%
Total Securities	2,289,220	93.09%	2,473,557	-184,337	-7.45%
Fees Receivable, Expenses, Fixed/Other Assets	166,682	6.78%	75,538	91,144	120.66%
Total Assets	2,459,144	100.00%	2,556,137	-96,993	-3.79%

LIABILITIES					
Deposits	1,983,732	80.67%	2,139,507	-155,775	-7.28%
Accounts Payable	826	0.03%	8,121	-7,295	-89.83%
Notes Payable, Cap. Leasese., Other Liabilities	243,512	9.90%	219,238	24,274	11.07%
Total Liabilities	2,228,070	90.60%	2,366,866	-138,796	-5.86%

CAPITAL					
Common Stock	4,856	0.20%	4,185	671	16.03%
Perpetual Preferred Stock	7,131	0.29%	7,931	-800	-10.09%
Paid-in Capital in Excess of Par, and RE	219,087	8.91%	177,155	41,932	23.67%
Total Capital	231,074	9.40%	189,271	41,803	22.09%

TOTAL LIABILITIES AND CAPITAL	2,459,144	100.00%	2,556,137	-96,993	-3.79%
--------------------------------------	------------------	----------------	------------------	----------------	---------------

TRUST ACCOUNTS					
Total Trust Assets	46,297,810		72,664,233	-26,366,423	-36.29%
Number of Trust Accounts (Actual)	538,452		1,914,788	-1,376,336	-71.88%
Trust Account Average	85,983		37,949	48,034	126.58%

Trust Company - Income Statement

(000s Omitted)

Income		
Trust administrative fee income	20,495	
Interest and dividend income earned	153,812	
Other income	81,055	
Total Income		255,362
Expenses		
Interest expense	52,629	
Salaries and employee benefits	62,150	
Occupancy expenses	18,978	
Other expense	38,872	
Provisions for uncollected fees	81	
Total Expenses		172,710
Net Income Before Taxes		82,652
Gain (loss) from securities sold		(3,834)
Applicable Income Taxes		29,764
Net Income		49,054

Trust Company - Detail

(000s Omitted)

City	Bank Name	Cash & Due from Depository Institutions	Total Securities	Fees Recbl.	Premises and Fixed Assets	Other Assets	Intangible Assets	Total Assets	Total Trust Assets	Total Deposits	Other Liabilities	Total Equity	Net Income
Boulder	Investors Independent Trust Company	128	398	172	72	113	10	893	188,800	-	47	829	68
Denver	First Trust Corporation	504	1,338,734	-	11,545	32,359	46,632	1,458,837	28,264,012	1,118,896	195,442	144,499	11701
Denver	Investment Trust Company	520	251	353	6	4	-	1,134	182,466	-	4	863	127
Denver	Sentinel Trust Company	25	2,723	1,283	-	10	-	4,041	866,095	-	19	4,014	3772
Englewood	Lincoln Trust Company	2	3,633	5,192,871	1,006	4,260	1	263,861	5,192,871	218,110	13,713	32,038	6017
Englewood	Orchard Trust Company	329	909	-	-	1	-	1,239	447,962	-	6	983	30
Englewood	SunAmerica Trust Company	479	511,317	-	113	8,697	-	521,338	8,850,487	486,585	7,934	26,819	22493
Englewood	Trust Company of America	396	176,296	-	1,164	1,980	1,269	181,105	2,156,306	160,141	3,382	17,582	3968
Lakewood	ComputerShare Trust Company	859	-	1,513	575	23,749	-	26,696	148,811	-	22,965	3,447	878
Trust Company Totals		3,242	2,034,261	5,196,192	14,481	71,173	47,912	2,459,144	46,297,810	1,983,732	243,512	231,074	49,054

Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
De Novo Commercial State Bank Charter Advantage Bank, Loveland, Larimer County.....	09/21/2000
License Money order/Transmitter Company Associated Foreign Exchange, Inc., Encino, CA.....	07/03/2000
Order Express, Inc., Hillsboro, OR.....	11/30/2000
Name Changes - Commercial State Chartered Banks	
Dove Creek State Bank, Dove Creek, Dolores County.....	01/02/2000
TO: Community Bank-Dove Creek	
Eaton Bank, Eaton, Weld County.....	03/21/2000
TO: Centennial Bank of the West	
Compass Bank-Colorado, Englewood, Arapahoe County.....	04/03/2000
TO: Compass Bank-Birmingham, AL	
Commercial Bank, Leadville, Lake County.....	10/03/2000
TO: Peoples Bank	
Cache Bank-Greeley, Greeley, Weld County.....	11/17/2000
TO: Cache Bank & Trust	
Name Change - Industrial State Chartered Bank	
AFBA Industrial Bank, Colorado Springs, El Paso County.....	12/01/2000
TO: 5 Star Bank (a Colorado industrial bank)	
Name Change - Trust Company State Charters	
Resources Trust Company, Englewood, Arapahoe County.....	05/01/2000
TO: SunAmerica Trust Company	
American Securities Transfer & Trust, Inc., Lakewood, Jefferson County.....	07/03/2000
TO: Computershare Trust Company, Inc.	
Relocation - Commercial State Bank Charter	
First United Bank, Parker, Douglas County.....	02/10/2000
TO: Englewood, Arapahoe County	
Relocation - Money Order/Transmitter Company	
Rubarza Financial Services, Inc., El Paso, TX.....	03/01/2000
TO: Dallas, TX	
Merger - Commercial State Bank Charter into Commercial State Bank Charter	
United Valley Bank, Estes Park, Larimer Count.....	07/15/2000
INTO: WestStar Bank, Vail, Eagle County	
MegaBank of Arapahoe, Englewood, Arapahoe County.....	04/03/2000
INTO: Compass Bank-Colorado, Englewood, Arapahoe County	
Merger - Commercial State Bank Charter into National Bank Charter	
1st Choice Bank, Greeley, Weld County.....	09/23/2000
INTO: Wells Fargo Bank West, N.A., Denver, Denver County	
The Kirk State Bank, Kirk, Yuma County.....	04/01/2000
INTO: First National Bank, Goodland, KS	

Financial Institution Activity

Merger - National Bank Charter into Commercial State Bank Charter	
Burns National Bank of Durango, Durango, La Plata County.....	01/20/2000
INTO: Bank of Colorado, Fort Lupton, Weld County	
Merger - Commercial State Bank Charter into Non-Colorado State Bank Charter	
The Citizens State Bank, Keenesburg, Weld County.....	12/08/2000
INTO: BankWest, Goodland, KS	
Bank of Colorado-Western Slope, Grand Junction, Mesa County	12/18/2000
INTO: Adams Bank & Trust, Ogallala, NE	
Merger - Trust Company State Charter into National Charter	
Institutional Trust Company, Denver, Denver County	12/31/2000
INTO: AMVESCAP National Trust Company, Atlanta, GA	
Conversion - National Bank Charter to Commercial State Bank Charter	
The Rocky Ford National Bank, Rocky Ford, Otero County.....	09/27/2000
TO: Community Banks of Southern Colorado, Rocky Ford, Otero County	
Conversion - Commercial State Bank Charter to National Bank Charter	
The Bank in Boulder, Boulder, Boulder County.....	10/16/2000
TO: The First National Bank of Colorado, Boulder, Boulder County	
Conversion - Commercial State Bank Charter to Non-Colorado State Bank Charter	
Compass Bank-Colorado	04/03/2000
TO: Compass Bank, Birmingham, AL, Birmingham, AL	
Conversion - Holding Companies into Financial Holding Companies	
First State Bancshares, Inc., Scottsbluff, NE	03/13/2000
Pinnacle Bancorp, Inc., Central City, NE.....	03/13/2000
Citywide Banks of Colorado, Inc., Aurora, Arapahoe County.....	04/19/2000
Commerce Bankshares, Inc., Aurora, Arapahoe County	06/15/2000
Young Americans Education Foundation, Denver, Denver County.....	06/29/2000
PB Financial Group, Inc., Denver, Denver County	12/28/2000
Loan Production Office - Commercial State Chartered Bank	
Bank of Colorado-Loan Production Office, Greeley, Weld County.....	04/01/2000
Trust Department - Commercial State Chartered Banks	
FirsTier Bank, Northglenn, Adams County.....	05/23/2000
Cache Bank & Trust, Greeley, Weld County	12/23/2000
Non-Colorado State Chartered Banks with LPOs and/or Branches in Colorado	
American Bank and Trust, Edmond, OK	08/23/2000
Interstate LPO: Intermountain Bank, Colorado Springs, El Paso County	
Adams Bank & Trust, Ogallala, NE	12/18/2000
Interstate Branches: Fourth Street, Berthoud, Larimer County	
Mountain Avenue, Berthoud, Larimer County	
Compass Bank-Birmingham, AL, Birmingham, AL.....	04/03/2000
Interstate Branch: Compass Bank, Englewood, Arapahoe County	

Financial Institution Activity

Ceased Operations - Money Order/Transmitter Companies

Thomas Cook Australia PTY Ltd., Toronto, Ontario, Canada (Ceased USA. Operations)..... 01/01/2000
Societe Francaise du Cheque de Voyage, Rueil-Malmaison, Cedex, France (Ceased USA (Operations)..... 12/31/2000

Ceased Operations - Loan Production Office-Colorado State Chartered Bank in Another State

Bankers' Bank of the West-Loan Production Office, Lincoln, NE (Became a Sales Office) 07/05/2000

Purchase & Assumption Transactions

Peoples Bank, Leadville, Lake County 11/18/2000

FROM: Community First National Bank, Fairplay Branch Location, Fairplay, Park County

Colorado East Bank & Trust, Lamar, Prowers County 11/21/2000

FROM: The Citizens State Bank, Keenesburg, Weld County (To Operate as a Branch)

Bank of Colorado, Fort Lupton, Weld County 12/18/2000

FROM: Bank of Colorado-Western Slope, Grand Junction, Mesa County (Four Branch Locations)

Centennial Bank of the West, Eaton, Weld County 12/21/2000

FROM: Farmers Bank, Ault, Weld County, Eaton Branch Location

Directory

5 Star Bank (a Colorado industrial bank)

Building 1485
455 Paine Street
Colorado Springs 80914
719-574-2794

Alpine Bank

2200 Grand Avenue
Glenwood Springs 81601
970-945-2424

Edwards

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

A

Adams Bank & Trust

315 N Spruce
Ogallala, NE 69153
308-284-4071

Fourth Street
434 4th Street
Berthoud 80513
970-532-1800

Mountain Avenue
310 Mountain Avenue
Berthoud 80513
970-532-1800

ADP Payroll Services, Inc.

(Money Orders/Transmitters)
One ADP Boulevard
Roseland, NJ 07068
909-592-6411

Advantage Bank

1473 E Eisenhower Road
Loveland 80537
970-613-1982

Greeley
4731 W 10th Street
Greeley 80634
970-353-0047

Affinity Bank

101 S. Chestnut Street
Ventura 93001
805-804-8363

Englewood LPO
64 Inverness Drive E
Englewood 80112
303-728-7286

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
970-927-3310

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

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

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

Directory

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
2695 West Eisenhower Blvd.
Loveland 80537
970-278-1776

American Bank and Trust

15 East 15th Street
Edmond, OK 73013
405-341-8222

Intermountain Bank LPO
5390 N Academy Boulevard
Colorado Springs 80903
800-748-3155

Arapahoe Bank & Trust

7777 East Arapahoe Road
Englewood 80112
303-770-5100

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

Associated Foreign Exchange, Inc.

(Money Orders/Transmitters)
Suite 900
16133 Ventura Boulevard
Encino, CA 91435
909-592-6411

B

The Bank at Broadmoor

155 Lake Avenue
Colorado Springs 80906
719-633-2695

Briargate
440 Chapel Hills Drive
Colorado Springs
719-264-9999

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

The Bank of Burlington

410 14th Street
Burlington 80807
719-346-5376

Bank of Colorado

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

9th & El Camino
Number 6 Town Plaza
Durango 81301
970-259-4800

Akron
190 Main Street
Akron 80720
970-345-2273

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

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 81302
970-247-5151

Estes Park
533 Big Thompson Avenue
Estes park 80517
970-586-8185

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

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

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

Grand Junction
2900 F Road
Grand Junction 81504
970-245-1600

Grand Junction Downtown
200 Grand Avenue
Grand Junction 81501
970-245-1600

Directory

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

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

Paagosa Springs
63 North Pagosa Boulevard
Pagosa Springs 81147
970-731-4166

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

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

Yuma
320 South Main
Yuma 80729
970-848-5448

Durango DF
209 East Second
Durango 81301
970-247-9611

Greeley LPO
Suite 2
5628 West 19th Street
Greeley 80634
970-506-0100

Bank of Commerce

Third Floor
9918 Hibert Street
San Diego, CA 92131
619-536-4545

Englewood LPO
Suite 552
6300 S. Syracuse Way
Englewood, CO 80111
303-221-8991

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

Glendale
4600 Leetsdale Drive
Glendale 80222
303-572-3600

Auto Bank Facility
606 West Colfax
Denver 80217
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

Redlands
2251 Broadway
Grand Junction 81503
970-241-9000

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

BankWest

Suite 101
7505 Village Square Drive
Castle Rock 80104
303-814-8149

Stroh Ranch
12753 South Parker Road
Parker 80134
303-805-5656

BANKWEST

924 Main Street
Goodland, KS 67735
785-899-2342

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

C

Cache Bank & Trust

924 11th Street
Greeley 80631
970-351-8600

20th Street
4609 West 20th Street
Greeley 80632
970-339-3810

California Bank & Trust

Suite 200
11622 El Camino Real
San Diego, CA 92130
619-793-7431

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

Directory

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

Centennial Bank of the West

100 Oak Avenue
Eaton 80615
970-454-3456

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

Longmont
3561 Stagecoach Road
Longmont 80504
303-684-0505

Loveland
221 East 29th Street
Loveland 80538
970-669-0505

Ptarmigan
4650 Royal Vista Circle
Fort Collins 80528
970-266-0505

South Fort Collins
1550 East Harmony Road
Fort Collins 80525
970-204-2505

Steele's Market
802 West Drake Road
Fort Collins 80525
303-484-0505

Cheyenne Mountain Bank

1580 E. Cheyenne Mountain Blvd.
Colorado Springs 80906
719-579-9150

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

Messenger Service
730 Citadel Drive E
Colorado Springs, CO 80909
719-597-0170

Citicorp

(Money Orders/Transmitters)
399 Park Avenue
New York NY 10043
773-380-5100

Citicorp Services Inc.

(Money Orders/Transmitters)
8430 West Bryn Mawr Avenue
8th 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 of Cortez

77 West Main Street
Cortez 81321
970-565-8421

Wal-Mart Supercenter
1835 East Main
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

Directory

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
Suite C-100
9500 West 49th Avenue
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
120 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

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

Keenesburg
100 South Main Street
Keenesburg 80643
303-732-0100

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

Springfield
1030 Main Street
Springfield 81073
719-523-4548

Wal-Mart Super Center
#6 Conley Road
La Junta 81050
719-384-8791

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/Transmitters)
5301 Maryland Way
Brentwood, TN 37027
615-370-7000

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

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

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

Commercial Savings Bank
627 North Adams
Carroll, IA 51401
712-792-4346

Directory

Englewood LPO
Suite 1400
8480 East Orchard Road
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

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

Tech Center
Suite 450E
5690 DTC Boulevard
Greenwood Village 80111
720-529-3300

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

Community Banks of Southern Colorado

201 N. Main Street
Rocky Ford, CO 81067
719-254-3303

Manzanola
105 North Park
Manzanola 81058
719-462-5529

Compass Bank

15 S. 20th Street
Birmingham, AL 35233
800-239-2265

ComputerShare

12039 W. Alameda Parkway
Lakewood 80228
303-986-5400

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

Limon
357 D Avenue
Limon 80828
719-775-0990

ENRAMEX, INC.

(Money Orders/Transmitters)
3545 West 38th Avenue
Denver 80211
303-458-6468

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

F

Farmers Bank

119 First Street
Ault 80610
970-834-2121

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

Suite 100
8390 East Crescent Parkway
Greenwood Village 80111
303-694-6464

Directory

First Community Industrial Bank

Suite 100
3600 East Alameda Avenue
Denver 80209
303-399-3400

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

Pueblo 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

8095 East Bellview Avenue
Englewood 80111
303-721-8800

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 Boulevard
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

Parker Office
19201 East Mainstreet
Parker 80134
303-841-4000

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 80020
303-467-1000

Directory

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

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

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

Broomfield
1190 US Highway 287
Broomfield 80020
720-887-1000

Sheridan
5130 West 120th Avenue
Westminster 80020
303-404-3000

FirstBank of Adams County

3990 East 104th Avenue
Thornton 80233
303-452-3000

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 80112
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 80014
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
303-680-7000

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
303-235-1055

Beaver Creek
26 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

Directory

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

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

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
7590 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 West Uintah Street
Colorado Springs 80904
303-235-1020

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, 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
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
303-980-5920

Kipling and Jewell
1940 South Kipling Pkwy.
Lakewood 80227
303-987-1000

FirstBank of Littleton
101 West County Line Road
Littleton 80126
303-798-3000

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

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

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

FirstBank of Longmont
1707 North Main Street
Longmont 80501
303-772-5500

Erie
512 Briggs
Erie 80516
303-235-1025

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

Directory

College/Columbia
2315 South College Avenue
Fort Collins 80525
303-235-1035

Larimer
1015 South Taft Road
Fort Collins 80521
303-235-1035

Loveland
225 East 29th Street
Loveland 80538
970-667-4000

Taft
1352 W. Eisenhower Blvd.
Loveland 80537
303-235-1010

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

Frisco
960 North Ten Mile Drive
Frisco 80443
970-668-3600

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

FirstBank of South Jeffco
5125 South Kipling
Littleton 80127
303-979-7000

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

Bear Valley
3100 South Sheridan Blvd.
Denver 80227
303-922-9100

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

Wadsworth/Coal Mine
6701 South Wadsworth
Littleton 80128
303-973-7044

FirstBank of Tech Center
5101 South DTC Parkway
Greenwood Village 80111
303-694-1000

Bellevue & Yosemite
4910 South Yosemite
Englewood 80110
303-779-6800

Hampden & Yosemite
8901 East Hampden Avenue
Denver 80231
303-337-5400

Southmoor Park
6470 East Hampden Avenue
Denver 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

FirstTier Bank
11210 Huron
Northglenn 80234
303-451-1010

FirstTier LPO
655 Broadway
Denver 80203
303-623-1974

Arvada
7355 Ralston Road
Arvada 80003
303-423-7200

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

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

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

Directory

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

Lafayette
1200 W. South Boulder Road
Lafayette 80026
303-926-1010

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

Loveland
5275 McWhinney Boulevard
Loveland 80538
970-622-8080

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

Ken Caryl
12644 West Indore Place
Littleton 80127
720-922-9659

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

Front Range Bank

13013 W. Alameda Parkway
Lakewood 80228
303-989-1313

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
Penthouse 1
5445 DTC Parkway
Englewood 80111
303-296-9600

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

Jefferson
16800 West Colfax Avenue
Golden 80401
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
720-904-5999

Boulder--West End
1900 Ninth Street
Boulder 80302
303-890-0333

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

Denver LoDo
1543 Wazee Street
Denver 80202
720-904-5999

Directory

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

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

Lafayette 95th Street
2695 North Park Drive
Lafayette 80026
303-666-0111

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

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

Niwot
6800 North 79th Street
Niwot 80302
303-652-0999

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
303-572-8120

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

Imperial Thrift and Loan Association

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

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

Integrated Payment Systems Inc. (IPS)
(Money Orders/Transmitters)
c/o First Data Corporation
Suite 210AS
6200 S. Quebec Street
Englewood 80111
303-488-8237

Interpayment Services Limited
(Money Orders/Transmitters)
Scotia Plaza
100 Yonge Street, Floor 15
Toronto, Ontario
CANADA M5C 2W1
416-981-2192

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

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

K

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

Burlington
1574 Rose Avenue
Burlington 80807
719-346-5433

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

L

Lincoln Trust Company
Suite 400E
6312 S. Fiddler's Green Circle
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

Directory

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

MoneyGram Payment Systems, Inc.
(Money Orders/Transmitters)
7401 West Mansfield Avenue
Lakewood 80228
800-328-5678 x3851

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

Broomfield Town Center
1210 East First Avenue
Broomfield 80020
303-345-1050

Northern Trust Bank of Colorado
1200 17th Street, Suite 2450
Denver 80202
303-592-6000

O

Olathe State Bank
500 US Highway 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
8525 East Orchard Road
Greenwood Village 80111
303-737-6023

Order Express, Inc.
(Money Orders/Transmitters)
962 SE Baseline Street
Hillsboro, OR 97123
303-477-0649

Orlandi Valuta
(Money Orders/Transmitters)
6200 South Quebec Street
Suite 210AS
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

Directory

Park State Bank and Trust

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

Florissant
18172 Teller County Road 1
Florissant 80816
719-749-5252

Peoples 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

Fairplay
351 Highway 285
Fairplay 80440
719-836-2797

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/Transmitters)
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

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

Denver Colorado Boulevard
2351 Colorado Boulevard
Denver 80222
303-758-5617

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

R

RIA Telecommunications, Inc.

(Money Orders/Transmitters)
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

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/Transmitters)
535 West Jefferson Boulevard
Dallas, TX 75208
915-544-5140

Directory

S

Sentinel Trust Company

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

Servicio Uniteller, Inc.

(Money Orders)
Suite 402
218 Route 17 North
Rochelle Park NJ 07662
201-345-2080

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
Suite 225
Boulder, CO 80303
303-938-0483

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

SunAmerica Trust Company

6312 South Fiddler's Green Circle
Suite 270 N
Englewood 80111
303-773-9993

T

Thomas Cook Currency Services Inc.

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

Thomas Cook, Inc.

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

Thomas Cook Travellers Cheques Ltd.

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

Travel Related Services Company, Inc.

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

Travelers Express Company, Inc.

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

Travellers Cheque Associates Limited

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

Trust Company of America

7103 South Revere Parkway
Englewood 80112
303-705-6400

U

Union Bank & Trust

100 Broadway
Denver 80203
303-6984321

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

Directory

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

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

Platteville Office
370 Justin Avenue
Platteville 80651
970-785-2000

Western Union Financial Services, Inc.

(Money Orders/Transmitters)
c/o First Data Corporation
6200 S. Quebec Street, Suite 210AS
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
302 Hanson Ranch Road
Vail 81657
970-476-2905

Detached Facility
Stout & Broadway
2075 Stout Street
Denver 80205
303-291-9021

Aspen Office
400 East Main Street
Aspen 81611
970-925-7323

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

V

Valley Bank & Trust

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

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

Directory

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

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

Estes Office
363 East Elkhorn Avenue
Estes Park 80517
303-573-9060

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

Granby Office
51 East Agate Avenue
Granby 80446
970-887-9354

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

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
303-394-4357