

**NINETY-SIXTH ANNUAL REPORT
OF THE
STATE BANK COMMISSIONER
OF THE
STATE OF COLORADO**



To The Honorable

BILL OWENS

The Governor of Colorado

**For the Period From January 1, 2005
Through December 31, 2005**



Colorado State Banking Board

William A. Mitchell, Jr., Banking Board Chairman

Appointed September 26, 2000	Term Expiring July 1, 2001
Reappointed July 16, 2001	Term Expiring July 1, 2005
Reappointed June 20, 2005	Term Expiring July 1, 2009

Brent D. Anderson

Appointed July 7, 2004	Term Expiring July 1, 2007
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Adam P. Coyle

Appointed October 25, 2002	Term Expiring July 1, 2005
Reappointed June 20, 2005	Term Expiring July 1, 2009

Richard F. Mutzebaugh

Appointed April 16, 1999	Term Expiring July 1, 1999
Reappointed July 1, 1999	Term Expiring July 1, 2003
Reappointed June 24, 2003	Term Expiring July 1, 2007

Dennis F. Reece

Appointed July 7, 2004	Term Expiring July 1, 2008
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Mary S. Reisher

Appointed December 30, 1997	Term Expiring July 1, 2001
Reappointed July 16, 2001	Term Expiring July 1, 2005
Reappointed June 20, 2005	Term Expiring July 1, 2009

D. Terry Reitan

Appointed November 26, 2001	Term Expiring July 1, 2005
Reappointed June 20, 2005	Term Expiring July 1, 2009

Stephen A. Sherlock

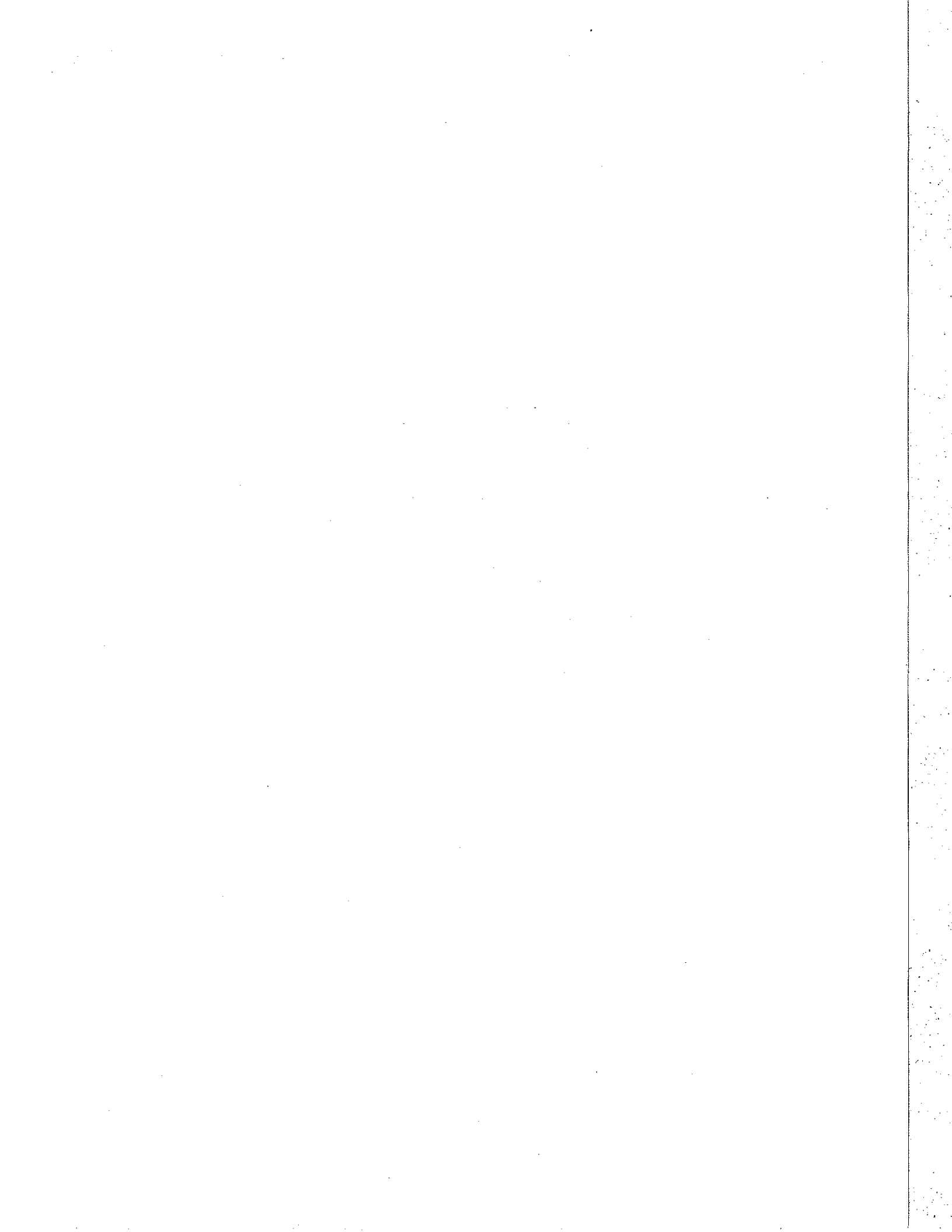
Appointed April 16, 1999	Term Expiring July 1, 1999
Reappointed July 1, 1999	Term Expiring July 1, 2003
Reappointed June 24, 2003	Term Expiring July 1, 2007

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
Reappointed June 24, 2003	Term Expiring July 1, 2007

Legal Counsel

Stephen G. Smith
Assistant Attorney General



STATE OF COLORADO

Department of Regulatory Agencies
Tambor Williams
Executive Director



DIVISION OF BANKING
Richard Fulkerson
State Bank Commissioner

Bill Owens
Governor

MEMORANDUM

TO: The Honorable Joan Fitz-Gerald
President of the Senate

FROM: Richard J. Fulkerson *RF*
Colorado State Bank Commissioner

DATE: June 13, 2006

RE: 2005 Annual Report

Enclosed is a complimentary copy of the Ninety-Sixth Annual Report from the State Bank Commissioner of the State of Colorado.

Enclosure



STATE OF COLORADO

Department of Regulatory Agencies

Tambor Williams
Executive Director



DIVISION OF BANKING

Richard Fulkerson
State Bank Commissioner

Bill Owens
Governor

May 15, 2006

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

Dear Governor Owens:

I am honored to submit the 2005 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 11-102-304, 11-104-403, and 11-109-402, C.R.S. The Report also contains information on money order companies licensed by the Division and other comparative financial information.

The overall condition of Division regulated institutions continued to improve during 2005. Industry earnings, which suffered from the economic downturn in 2002, have consistently improved and aggregate return on assets and return on equity exceeded national averages at year end. Total deposits held by state chartered commercial banks increased 14.5 percent to \$21,978,589,000 and total assets increased \$3.4 billion (15.2 percent) to \$26,075,224,000 as of December 31, 2005. The strong growth was supported by a \$585 million (28.3 percent) increase in capital. Asset quality remained strong, with the ratio of nonperforming assets to total assets a low of 0.55 percent as of December 31, 2005. Total assets and deposits held by the four state chartered industrial banks have remained largely unchanged over the last two years.

Trust assets held by Colorado trust companies increased over \$24 billion during 2005 to \$70,288,731,000. The dramatic increase was largely attributable to the formation of a new trust company, which subsequently acquired a large trust portfolio. Aggregate trust company earnings increased 15.5 percent to \$27,231,000.

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

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Colorado Division of Banking Personnel

State Bank Commissioner

Richard Fulkerson

Director of Examinations

Mary Stanfield

Operations Manager

Kara Hunter

Supervising Examiners

Morris Augusta

Kenneth R. Ehrich

Terry Breckenridge

William Mickles

Secretary, Colorado State Banking Board

Diana Gutierrez

EDP Auditor II

Paul Ehizuelen

Senior Financial Institution Examiners

David Avery

Ernie Leos

John Pray

Lisa Shoup

Karen Stewart

Financial Institution Examiners

Linda Behm

Stephen Breadon

Anna Bush

Barbara Eastburn

Eldon Ice

Jennifer Kim

Colleen Knoll

Nicoletta MacKenzie

Jywanza Robinson

Debra Russell

Susie Sidney

Shanli Tse

Manager of Applications and Complaints

Antoinette Clair

Office Manager I

Sheryn Greene

Program Assistant II

Cassandra Radcliffe

Administrative Assistant III

Vivian Mooren

Dorisann Wiltsie

Administrative Assistant II

Patience Chaney

Peter Walker



Colorado Division of Banking

Ninety-Sixth Annual Report of the State Bank Commissioner

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Division Overview

Division Mission and Structure

The Division is responsible for the regulation of state chartered commercial banks, trust companies, industrial banks, money order companies, money transmitters, and foreign capital depositories. The Division holds charter and license application hearings and issues rules and regulations affecting regulated institutions. Division staff conducts 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 nine-member Colorado State Banking Board (Banking Board) is the policy and rulemaking authority for the Division. The Banking Board consists of five members who are executive officers of commercial 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. At least two of the commercial bank members must be from institutions with less than \$150 million in total assets. 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 11-102-102, C.R.S.

As of December 31, 2005, the Division had 38.5 authorized positions, 29 of which were in the Financial Credit Examiner (FCE) category. Of the 29 FCE classifications, 23 are classified as field examiners, four are Portfolio Managers, one manages applications and complaints, and one is Director of Examinations. The Division also employs one information technology (IT) auditor to conduct IT examinations of financial institutions and data centers that provide IT services to Division-regulated institutions. Other positions include an Operations Manager 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 supervised institutions. The *Operations Unit* is responsible for applications, automation, policies and procedures, 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. The next on-site review of the Division is scheduled to be conducted in 2006. The Division's processes, products, and personnel will be evaluated and rated during the review. 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.

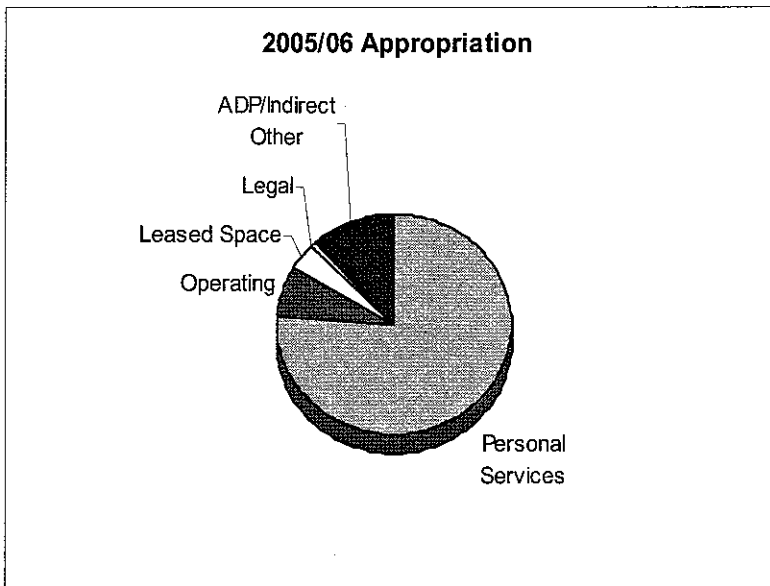
Division Overview

Division operations and programs are also subject to periodic reviews by the Office of the State Auditor. The overall operations of the Division were audited, in conjunction with the Division of Financial Services, during 2003. The auditors reviewed the Division's regulatory programs, oversight of the Public Deposit Protection Act, and resource utilization. Recommendations intended to improve operations and strengthen regulatory programs are described in the report and have been implemented. Legislative recommendations were included in the Division's sunset bills (see below) and enacted during 2004.

As required by statute, the Department of Regulatory agencies performs Sunset reviews of the functions of the Division 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. The Money Order Act and the Division were set to sunset July 2004, pursuant to Sections 12-52-107 and 11-102-101, C.R.S. Reviews of the Division and the Money Order Act were conducted in 2003, with the final reports issued in October 2003. Continuation of the Division and the Money Transmitters Act, as well as legislative changes recommended in the audit, were included in House Bills 04-1110, 1111, and 1112, which were passed during the 2004 General Assembly and signed by the Governor.

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 2005-2006 fiscal year is \$3,694,000. The assessment rates and fee structure are reviewed and approved by the Banking Board annually. 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, is depicted in the following charts.

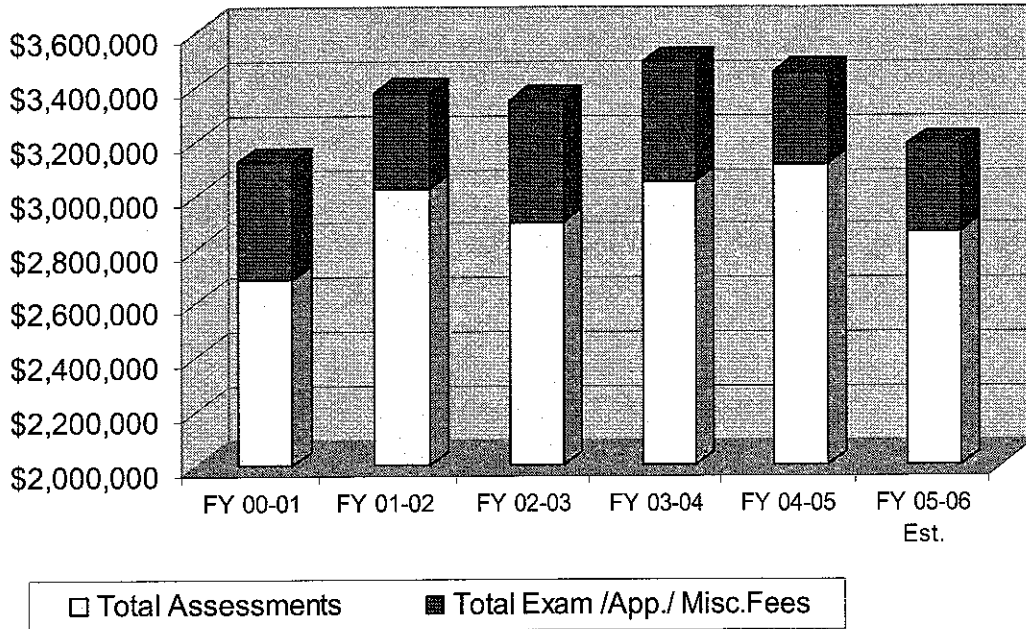


2005/2006 Appropriation

Personal Services	\$ 2,815,576	76%
Operating	\$ 270,547	7%
Leased Space	\$ 150,471	4%
Legal	\$ 25,200	1%
ADP/Indirect Other	\$ 432,789	12%
Total	\$ 3,694,583	100%

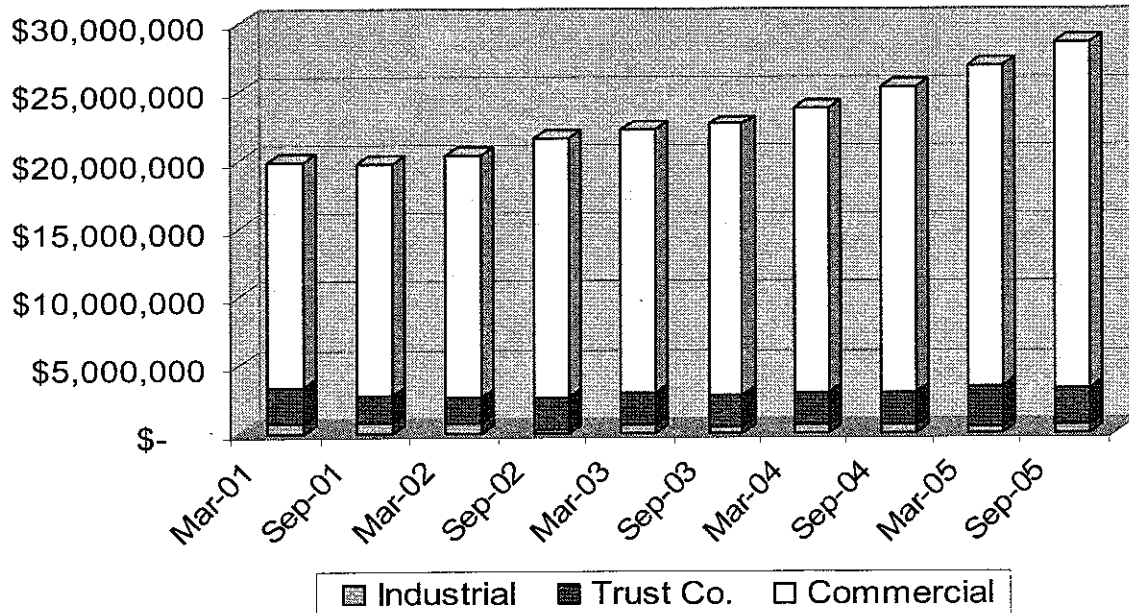
Division Overview

TOTAL REVENUE



ASSESSMENT BASE

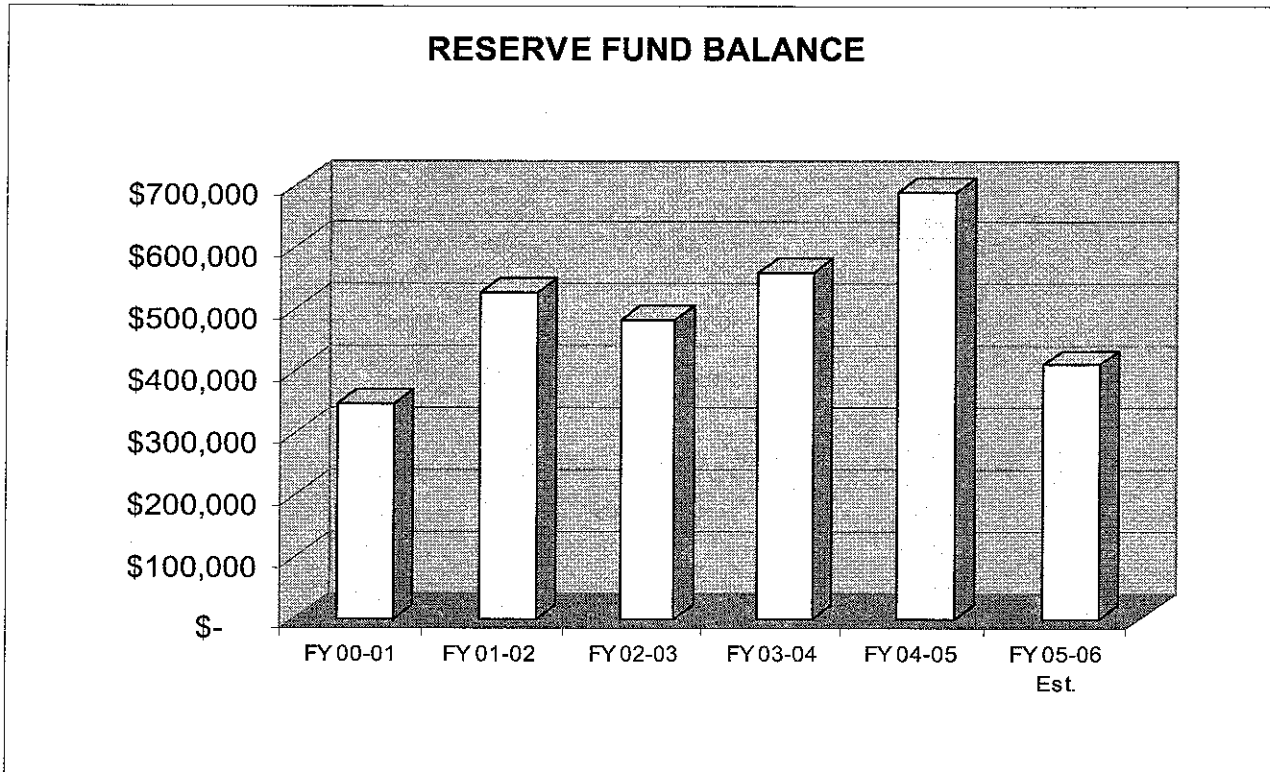
(000s omitted)



Division Overview

Reserve Fund Balance

Legislation enacted in 1998 (SB 98-194) required 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 internally targets a cash fund level of 10 percent to avoid inadvertently exceeding the cap; however, due to an unanticipated level of personnel vacancy savings, the Division's cash fund balance as of June 30, 2005, exceeded the 16.5 percent cap. The June 2005 assessment (for the period July 1, 2005 through December 31, 2005) was reduced accordingly to bring the balance back down below the cap and closer to the internal target as reflected in the chart below. The reduction in assessments and utilization of additional cash funds accounts for the drop in fiscal year 2005/2006 revenue depicted in the chart on the preceding page.



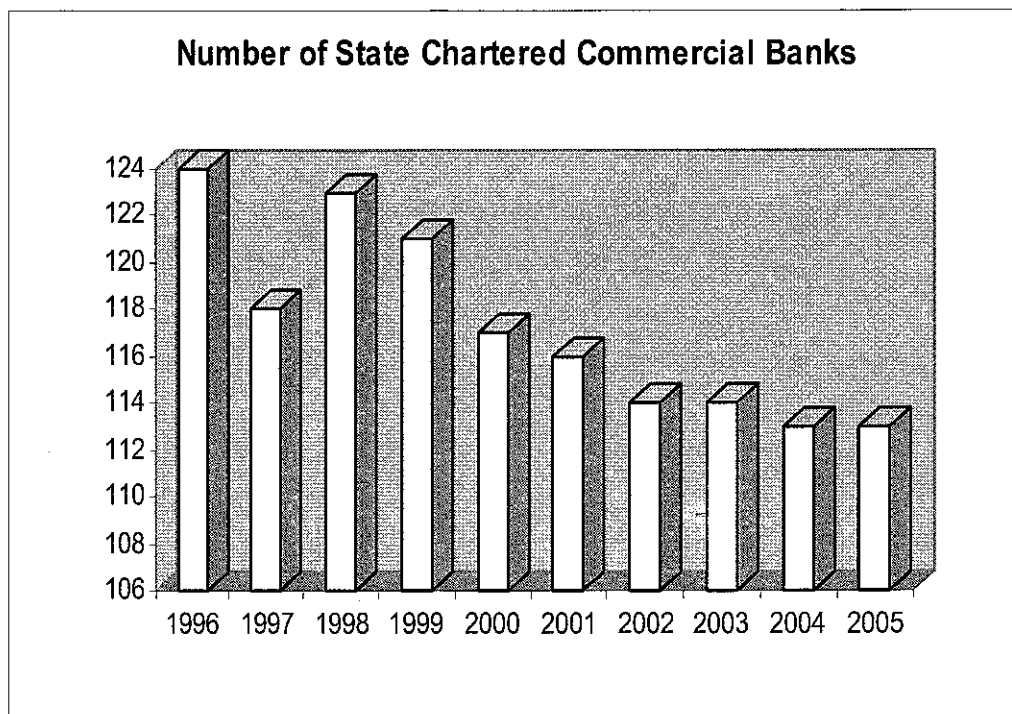
Industry Condition

The overall condition of Division regulated institutions continued to improve during 2005. The year saw continued growth in total assets and equity, supported by solid asset quality ratios. Industry earnings, which suffered from the economic downturn in 2001 and 2002, have gradually improved. The aggregate return on assets and return on equity for Colorado state chartered banks, industrial banks, and FDIC insured trust companies exceeded national averages at year end. Another positive earning indicator, the ratio of institutions that posted earning gains, exceeded 68 percent as of December 31, 2005, up from a low of 47 percent in 2003. The number of institutions recording a loss also declined to 5.9 percent during the year. Earning gains were buoyed in large part by an improved net interest margin, which increased by 21 basis points during the year. Additionally, net loans and leases as a percentage of total assets, which dropped dramatically during 2002 and 2003, improved to 53.7 percent in 2005. Although this ratio still lags the national average, loan performance indicates that state chartered banks and industrial banks are continuing to lend cautiously and have avoided the problems encountered by more aggressive lenders.

Commercial Banks

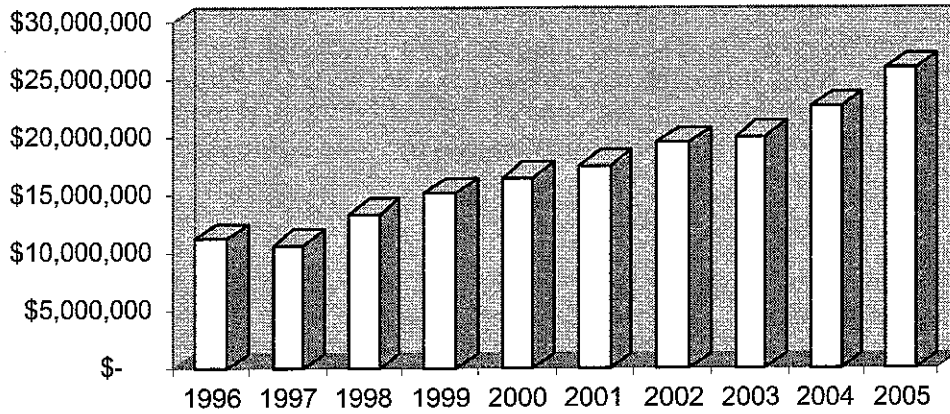
Assets held by state chartered banks increased 15.1 percent to \$26,075,224,000 as of December 31, 2005. The industry continued to improve its already strong capital position as the asset growth was supported by a 28.3 percent increase in equity capital. Total deposits increased 14.5 percent to \$21,978,589,000, as state chartered banks continued to increase reliance on other funding sources.

The number of state chartered banks remained the same during the year as a new charter and conversions offset mergers. 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, 2005.

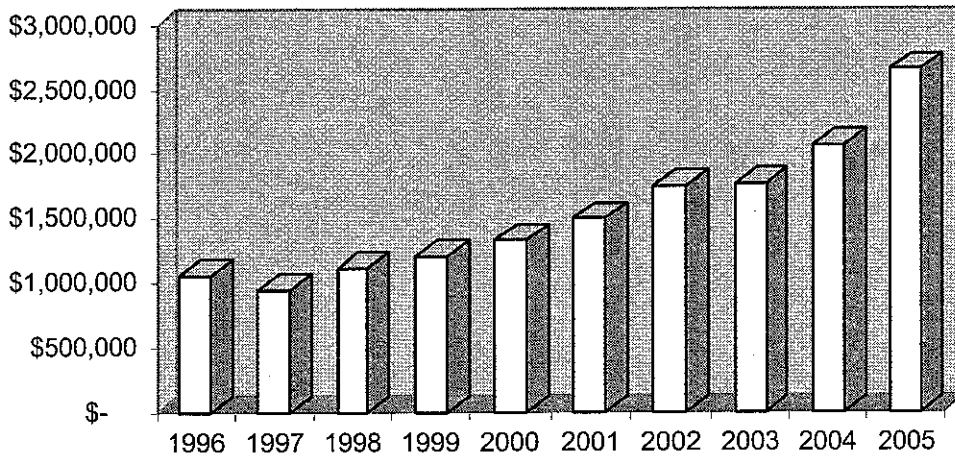


Industry Condition

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



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

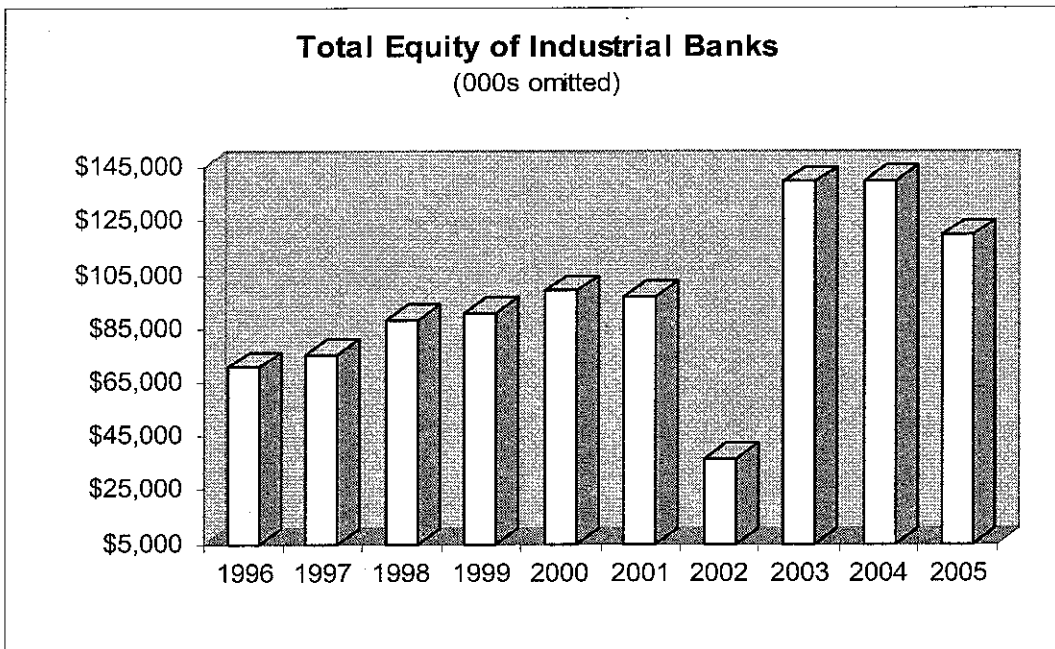
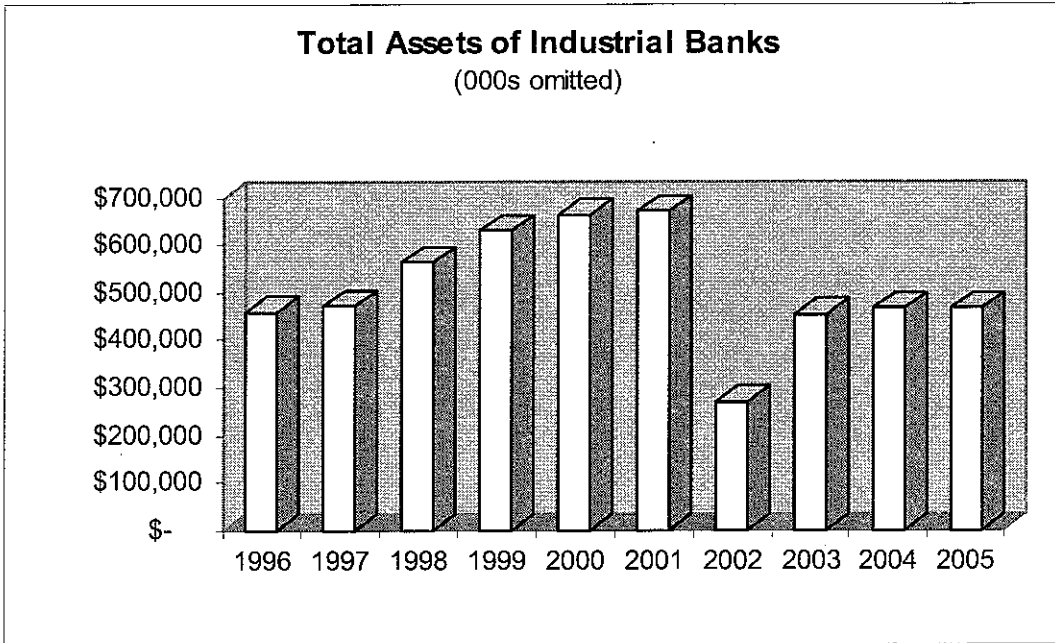


Industry Condition

Industrial Banks

Industrial banks are differentiated from commercial banks by the types of checking products that can be offered and exemptions from certain ownership restrictions applicable to commercial banks. The industry has evolved from a large number of very small industrial banks focused on low- to moderate-income consumer lending, plagued by severe financial problems in the late 1980s, to a small group of healthy niche lenders. Legislative changes in the last decade removed nearly all statutory and regulatory differences and implemented a requirement that industrial banks protect depositors through retention of FDIC deposit insurance.

Total assets and deposits held by the four state chartered industrial banks remained relatively unchanged.

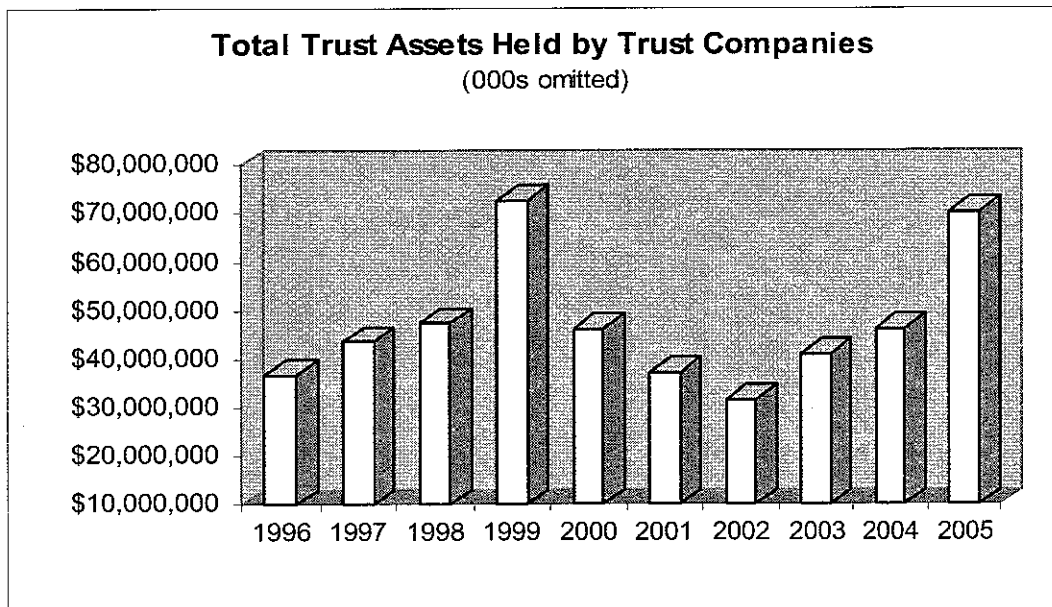
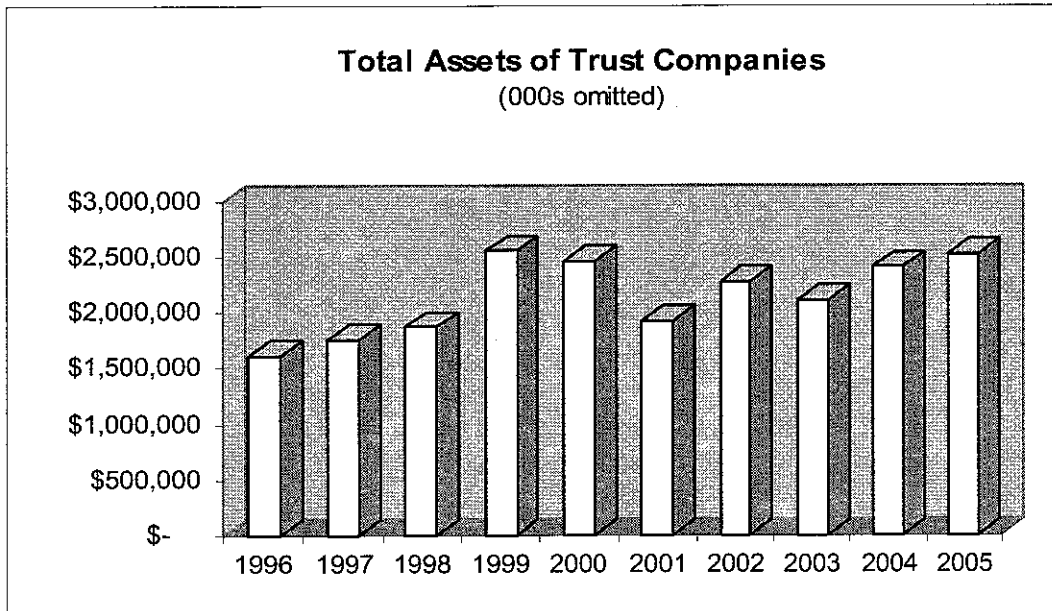


Industry Condition

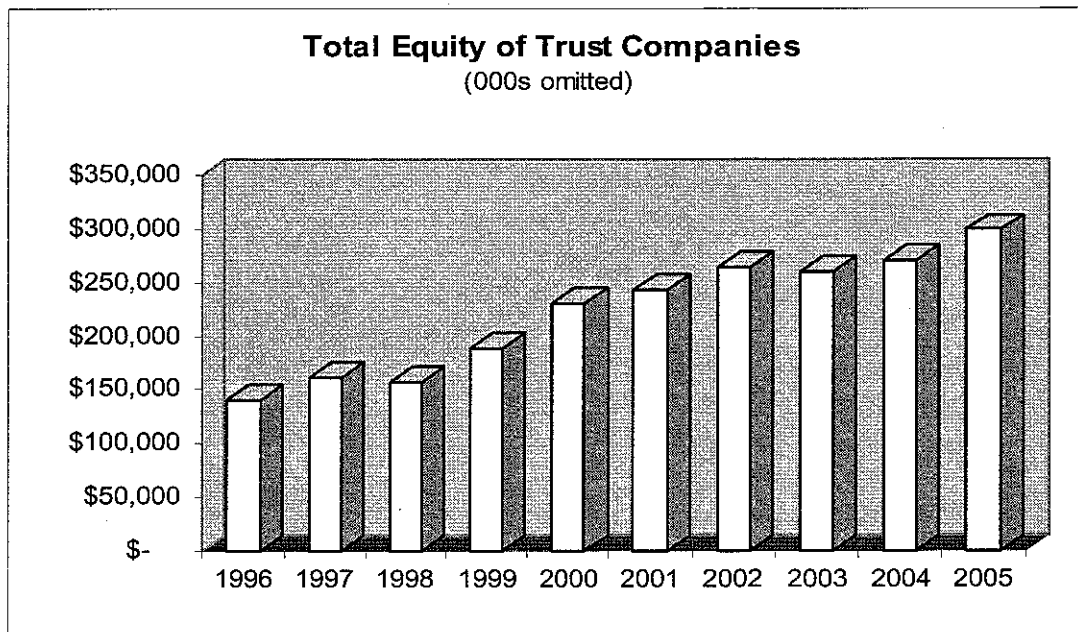
Trust Companies

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. As of December 31, 2005, there were two depository trust companies and seven non-depository trust companies in Colorado.

Corporate trust company assets increased by 4.7 percent during the year to \$2,519,665,000, while trust assets increased over \$24 billion during 2005 to \$70,288,731,000. The dramatic increase was largely attributable to the formation of a new trust company, which subsequently acquired a large trust portfolio.



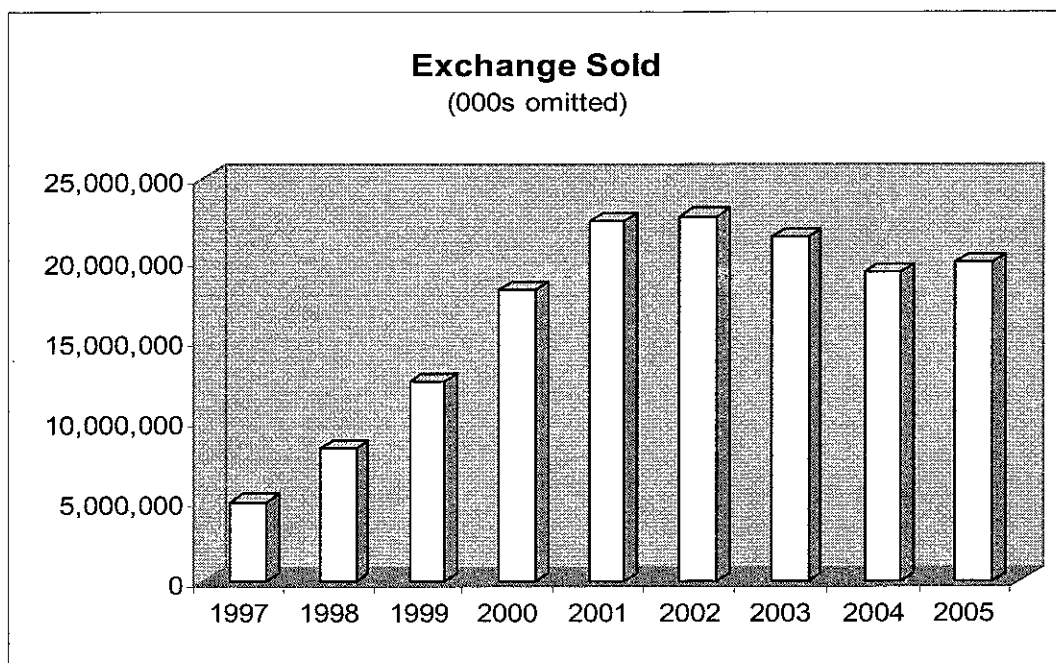
Industry Condition



Money Transmitter Companies

As of December 31, 2005, there were twenty-eight organizations licensed under Colorado's Money Transmitter Act. With the exception of governmental organizations and insured financial institutions, licensing is required of any organization selling money orders or travelers checks or transmitting money electronically or by other means in Colorado.

The total dollar amount of money transmitted, and exchange sold or issued in Colorado during 2005 by Colorado licensed money transmitters increased 3.3 percent to \$19.9 billion. Although the number of licensed money transmitters has increased over the last few years, the aggregate amount of exchange sold in Colorado has declined from a high of approximately \$22 billion in 2002, due primarily to reduction in the volume of paper based products, such as travelers checks and money orders, as consumers have come to rely more heavily on credit, debit, and stored value cards.



Commercial Bank – Comparative Abstract

(000s Omitted)

ASSETS	113 Banks 12/31/05	Percent to Total	113 Banks 12/31/04	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	1,102,111	4.23%	1,012,982	89,129	8.80%
Securities					
- Held to Maturity	2,015,984	7.73%	1,431,475	584,509	40.83%
- Available for Sale	4,910,464	18.83%	5,522,070	(611,606)	-11.08%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	838,452	3.22%	631,566	206,886	32.76%
Loans and Leases, Net of Unearned Income	15,603,236	59.84%	12,980,488	2,622,748	20.21%
Less: Allowance for Loan and Lease Losses	178,074	0.68%	152,777	25,297	16.56%
Loans and Leases, Net	15,364,114	58.92%	12,827,711	2,536,403	19.77%
Assets Held in Trading Accounts	0	0.00%	0	0	
Premises and Fixed Assets	675,272	2.59%	578,484	96,788	16.73%
Other Real Estate Owned	37,407	0.14%	39,896	(2,489)	-6.24%
Investments in Unconsolidated Subsidiaries	3,198	0.01%	3,827	(629)	-16.44%
Acceptances	522	0.00%	618	(96)	-15.53%
Intangible Assets	593,664	2.28%	220,913	372,751	168.73%
Other Assets	472,988	1.81%	380,994	91,994	24.15%
Total Assets	26,075,224	100.00%	22,650,536	3,424,688	15.12%

LIABILITIES

Deposits:					
Noninterest Bearing	4,680,369	17.95%	4,081,879	598,490	14.66%
Interest Bearing	17,298,220	66.34%	15,118,181	2,180,039	14.42%
Federal Funds Purchased/Securities Sold	535,640	2.05%	656,112	(120,472)	-18.36%
Demand Notes Issued to U.S. Treasury	0	0.00%	0		
Trading Liabilities	0	0.00%	0		
Other Borrowed Money	746,868	2.86%	578,548	168,320	29.09%
Mortgage Indebtedness and Obligations Under Capitalized Leases	0	0.00%	0	0	
Banks' Liability on Acceptances	522	0.00%	618	(96)	
Subordinated Notes and Debentures	1,000	0.00%	0	1,000	
Other Liabilities	155,099	0.59%	143,303	11,796	8.23%
Total Liabilities	23,417,718	89.81%	20,578,641	2,839,077	13.80%
Minority interest in consolidated subsidiaries	3,838	0.01%	4,001	(163)	

EQUITY CAPITAL

Perpetual Preferred Stock	470	0.00%	470	0	0.00%
Common Stock	158,878	0.61%	158,212	666	0.42%
Surplus	1,407,451	5.40%	826,283	581,168	70.34%
Undivided Profits/Capital Reserves	1,087,490	4.17%	1,031,086	56,404	5.47%
Accumulated other income	(621)	0.00%	51,843	(52,464)	-101.20%
Other Equity Capital Components	0	0.00%	0	0	
Total Equity Capital	2,653,668	10.18%	2,067,894	585,774	28.33%
Total Liabilities and Equity Capital	26,075,224	100.00%	22,650,536	3,424,688	15.12%

Commercial Bank – Income Statement

(000s Omitted)

Interest Income:	
Interest and fees on loans	1,054,212
Income from lease financing receivables	2,041
Interest income on balance due from depository institution	5,528
Interest and dividend income on securities	320,437
Interest income from assets held in trading	382
Interest income of federal funds sold and securities purchased under agreement to resell	23,471
Other Interest Income	5,286
Total Interest Income	1,411,357
Interest Expense:	
Interest on deposits	351,604
Interest on federal funds purchase and securities sold under agreements to repurchase	16,244
Interest on trading liabilities and other borrowed money	28,681
Interest on subordinated notes and debentures	17
Total Interest Expense	396,546
Net Interest Income	1,014,811
Provision for Loan Losses	38,558
Noninterest Income:	
Income from fiduciary activities	8,104
Service charges on deposit accounts	108,072
Trading Revenue	0
Investment banking, advisory, brokerage, and underwriting fees and commissions	2,596
Venture capital revenue	0
Net servicing fees	2,053
Net securitization income	352
Insurance commission and fees	927
Net gains (losses) on sales of loans and leases	18,748
Net gains (losses) on sales of other real estate owned	(279)
Net gains (losses) on sales of other assets (excluding securities)	784
Other Noninterest Income	98,174
Total Noninterest Income	239,531
Gain (Loss) on Securities not Held in Trading Accounts	2,393
Noninterest Expense:	
Salaries	384,020
Expenses of premises and fixed assets	102,907
Amortization expense of intangible assets (including goodwill)	15,051
Other noninterest expense	256,372
Total Noninterest Expense	758,350
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	459,827
Applicable Income Taxes	120,787
Income (Loss) before extraordinary items and other adjustments	339,040
Extraordinary Items and Other Adjustments, Net of Income Taxes	0
Net Income	339,040
Return on Average Assets	1.38%

Commercial Bank - Detail

(000s Omitted)

City	Institution Name	Cash&Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
ALAMOSA	Alamosa State Bank	\$9,752	\$18,252	\$70,553	\$854	\$3,192	\$110,908	\$99,812	\$100,232	\$10,676	2.39
ALAMOSA	First Southwest Bank	\$5,768	\$5,979	\$138,352	\$1,447	\$3,125	\$168,688	\$142,304	\$146,190	\$22,498	0.86
ARVADA	FirstBank of Arvada	\$5,338	\$196,479	\$48,248	\$481	\$4,553	\$265,144	\$244,430	\$247,862	\$17,282	1.96
AULT	Farmers Bank	\$1,531	\$3,258	\$99,996	\$678	\$1,405	\$111,787	\$92,749	\$98,428	\$13,358	3.11
AURORA	Citywide Banks	\$53,217	\$94,341	\$622,358	\$6,504	\$11,578	\$794,187	\$676,246	\$728,920	\$65,265	2.15
AURORA	Commerce Bank	\$4,005	\$16,956	\$67,173	\$576	\$681	\$94,046	\$78,513	\$85,529	\$8,517	2.43
AURORA	Colonial Bank	\$7,549	\$48,245	\$124,700	\$1,323	\$10,229	\$225,508	\$191,117	\$191,856	\$33,652	1.79
AURORA	FirstBank of Aurora	\$8,440	\$240,277	\$70,043	\$775	\$13,660	\$343,263	\$318,161	\$321,252	\$22,011	1.75
AVON	FirstBank of Avon	\$11,326	\$140,065	\$144,517	\$1,307	\$6,424	\$334,650	\$311,337	\$313,702	\$20,948	1.80
BAYFIELD	Pine River Valley Bank	\$3,229	\$27,343	\$86,391	\$614	\$4,122	\$105,961	\$97,966	\$98,733	\$7,228	1.22
BOULDER	FirstBank of Boulder	\$6,310	\$264,978	\$122,376	\$1,095	\$3,956	\$408,654	\$378,167	\$381,681	\$26,973	1.89
BOULDER	Flatirons Bank	\$4,087	\$10,148	\$20,954	\$242	\$139	\$39,118	\$29,839	\$30,057	\$9,061	1.57
BRECKENRIDGE	FirstBank of Breckenridge	\$3,722	\$45,601	\$73,309	\$701	\$1,750	\$125,094	\$106,256	\$116,982	\$8,112	1.72
BRIGHTON	Valley Bank and Trust	\$13,756	\$45,667	\$166,633	\$2,209	\$13,340	\$246,826	\$218,220	\$224,386	\$22,440	1.06
BRUSH	The Farmers State Bank of Brush	\$1,667	\$14,734	\$15,861	\$219	\$129	\$33,409	\$28,506	\$28,624	\$4,785	0.91
BUENA VISTA	Collegiate Peaks Bank	\$4,249	\$16,231	\$48,879	\$729	\$2,342	\$99,496	\$74,069	\$80,190	\$19,308	0.77
BURLINGTON	The Bank of Burlington	\$1,767	\$32,320	\$8,140	\$138	\$223	\$42,858	\$39,854	\$39,965	\$2,893	1.40
CALHAN	Farmers State Bank of Calhan	\$3,082	\$27,676	\$85,886	\$1,689	\$3,930	\$126,593	\$104,046	\$112,185	\$14,408	1.06
CASTLE ROCK	FirstBank of Douglas County	\$4,497	\$196,196	\$57,145	\$501	\$3,829	\$271,177	\$244,019	\$247,721	\$23,456	1.95
CASTLE ROCK	BankWest	\$3,273	\$3,781	\$186,182	\$1,666	\$3,352	\$199,936	\$159,846	\$179,916	\$20,020	0.15
CASTLE ROCK	Castle Rock Bank	\$2,710	\$7,618	\$92,792	\$934	\$6,365	\$102,732	\$94,075	\$94,873	\$7,859	0.71
CHEYENNE WELLS	The Eastern Colorado Bank	\$3,684	\$19,702	\$111,060	\$1,234	\$2,408	\$139,879	\$95,476	\$128,195	\$11,684	1.31
COLORADO SPRINGS	The Citadel Bank	\$31,448	\$3,000	\$24,134	\$274	\$2,426	\$66,770	\$60,600	\$61,788	\$4,982	1.86
COLORADO SPRINGS	The Bank at Broadmoor	\$15,092	\$16,778	\$86,940	\$638	\$5,632	\$129,713	\$118,799	\$119,223	\$10,490	1.57
COLORADO SPRINGS	Cheyenne Mountain Bank	\$2,288	\$12,418	\$27,245	\$344	\$263	\$44,141	\$39,584	\$39,657	\$4,484	0.90
COLORADO SPRINGS	FirstBank of Colorado Springs	\$2,909	\$85,812	\$37,156	\$341	\$5,176	\$131,643	\$116,230	\$123,504	\$8,139	1.12
COLORADO SPRINGS	FirstBank of El Paso County	\$3,586	\$66,231	\$27,514	\$254	\$8,118	\$105,947	\$96,295	\$99,623	\$6,324	0.97
CORTEZ	The Citizens State Bank of Cortez	\$3,696	\$24,815	\$46,483	\$620	\$1,453	\$80,649	\$69,012	\$75,043	\$5,606	1.34
DENVER	Mountain States Bank	\$11,836	\$101,841	\$160,323	\$2,938	\$2,713	\$281,901	\$241,128	\$243,904	\$37,997	1.16
DENVER	Bank of Denver	\$13,346	\$32,996	\$122,334	\$1,148	\$6,586	\$177,688	\$151,832	\$160,644	\$17,044	0.99
DENVER	Guaranty Bank and Trust Company	\$46,499	\$89,232	\$1,217,733	\$16,580	\$4,970	\$1,709,210	\$1,249,499	\$1,330,153	\$379,058	0.81
DENVER	Bankers' Bank of the West	\$108,790	\$6,496	\$241,530	\$2,541	\$142	\$431,882	\$187,536	\$401,011	\$30,871	1.03
DENVER	FirstBank of Cherry Creek	\$8,117	\$197,685	\$83,310	\$872	\$12,684	\$318,893	\$296,716	\$297,745	\$21,148	1.78
DENVER	Young Americans Bank	\$417	\$12,246	\$100	\$18	\$3	\$14,247	\$13,285	\$13,343	\$904	-3.37
DENVER	FirstBank of Denver	\$8,544	\$127,138	\$167,007	\$1,935	\$4,862	\$309,895	\$272,143	\$290,086	\$19,809	1.82
DENVER	Premier Bank	\$2,639	\$17,883	\$75,589	\$935	\$1,112	\$107,339	\$79,909	\$95,696	\$11,643	0.97
DENVER	Steele Street State Bank	\$1,383	\$13,322	\$64,804	\$751	\$1,840	\$88,188	\$71,369	\$71,629	\$16,559	0.82
DENVER	First Western Trust Bank	\$1,407	\$14,137	\$58,454	\$343	\$903	\$118,063	\$104,907	\$105,469	\$12,594	-1.13
DOLORES	The Dolores State Bank	\$2,145	\$33,532	\$49,376	\$874	\$1,042	\$89,101	\$79,169	\$79,230	\$9,871	1.51
DURANGO	The Bank of Durango	\$1,331	\$498	\$26,460	\$878	\$1,342	\$34,377	\$31,212	\$31,538	\$2,839	-3.99
DURANGO	Bank of the San Juans	\$5,430	\$1,358	\$85,857	\$578	\$3,802	\$108,613	\$99,376	\$99,673	\$8,940	1.38
EDWARDS	Millennium Bank	\$2,715	\$15,332	\$32,405	\$229	\$2,568	\$58,741	\$51,332	\$54,575	\$4,166	0.08
ENGLEWOOD	Centennial Bank	\$2,091	\$2,988	\$3,145	\$53	\$2,775	\$54,892	\$49,381	\$49,594	\$5,298	2.87
EVANS	Bank of Choice	\$9,019	\$22,020	\$315,594	\$3,339	\$18,147	\$401,275	\$336,339	\$367,161	\$34,114	0.35
EVERGREEN	FirstBank of Evergreen	\$1,869	\$71,544	\$28,613	\$262	\$3,775	\$106,342	\$92,027	\$98,823	\$7,519	1.73
FLAGLER	High Plains Bank	\$1,928	\$7,434	\$64,972	\$814	\$1,112	\$78,782	\$66,721	\$71,378	\$7,404	1.36
FLORENCE	Rocky Mountain Bank & Trust Florence	\$2,395	\$61,219	\$35,908	\$822	\$3,536	\$97,737	\$76,205	\$90,458	\$7,279	1.31
FORT COLLINS	Centennial Bank of the West	\$42,308	\$68,963	\$856,700	\$11,513	\$22,415	\$1,173,156	\$799,958	\$931,658	\$241,498	0.79
FORT COLLINS	Bank of Colorado	\$47,230	\$349,264	\$1,013,069	\$16,844	\$34,425	\$1,605,931	\$1,281,130	\$1,370,541	\$136,391	1.04
FORT COLLINS	FirstBank of Northern Colorado	\$4,548	\$49,213	\$114,286	\$1,174	\$11,490	\$181,087	\$158,452	\$169,261	\$11,826	1.10
FORT COLLINS	Fort Collins Commerce Bank	\$2,572	\$0	\$22,619	\$306	\$854	\$28,094	\$19,838	\$19,990	\$8,104	-5.96
FORT MORGAN	The Farmers State Bank at Fort Morgan	\$4,890	\$70,263	\$67,193	\$1,492	\$260	\$144,144	\$110,594	\$124,876	\$19,268	1.98
FORT MORGAN	Fort Morgan State Bank	\$1,563	\$4,987	\$28,322	\$487	\$336	\$39,232	\$31,933	\$36,887	\$3,345	1.84
FOWLER	The Fowler State Bank	\$2,509	\$24,143	\$23,070	\$721	\$54	\$50,458	\$43,798	\$44,077	\$6,381	0.88
GLENWOOD SPRINGS	Alpine Bank	\$109,008	\$187,426	\$1,147,267	\$9,753	\$49,754	\$1,605,743	\$1,417,553	\$1,484,129	\$140,365	1.67
GRAND JUNCTION	Timberline Bank	\$1,715	\$989	\$41,296	\$205	\$1,230	\$51,519	\$46,172	\$48,369	\$5,150	-0.82
GREELEY	Union Colony Bank	\$48,181	\$59,223	\$289,297	\$2,135	\$12,032	\$440,793	\$383,194	\$393,079	\$47,714	0.95
GREELEY	FirstBank of Greeley	\$1,467	\$18,650	\$21,903	\$201	\$2,920	\$45,188	\$36,236	\$41,473	\$3,715	0.94
GREELEY	Cache Bank and Trust	\$2,777	\$22,497	\$96,363	\$995	\$4,942	\$127,651	\$108,915	\$117,643	\$10,008	0.58
GREELEY	New Frontier Bank	\$11,220	\$48,216	\$613,943	\$5,775	\$3,431	\$785,404	\$643,483	\$729,287	\$66,117	1.15
GREELEY	New West Bank	\$1,667	\$8,844	\$47,817	\$594	\$2,800	\$68,477	\$61,797	\$62,245	\$6,232	0.93
GREENWOOD VILLAGE	Community Banks of Colorado	\$39,347	\$27,457	\$929,792	\$5,115	\$17,535	\$1,049,733	\$864,775	\$948,659	\$101,074	1.24
GREENWOOD VILLAGE	FirstBank of Tech Center	\$21,766	\$274,106	\$99,046	\$994	\$10,412	\$414,875	\$384,608	\$388,026	\$26,849	1.93
GREENWOOD VILLAGE	First American State Bank	\$6,385	\$74,141	\$90,409	\$937	\$335	\$178,374	\$153,462	\$169,564	\$8,810	0.70
GUNNISON	The Gunnison Bank and Trust Company	\$1,890	\$0	\$52,127	\$801	\$2,550	\$57,638	\$50,801	\$52,809	\$4,829	1.27
HOTCHKISS	The First State Bank of Hotchkiss	\$3,559	\$7,901	\$35,921	\$536	\$510	\$52,081	\$44,793	\$45,224	\$6,857	1.84
KIT CARSON	Kil Carson State Bank	\$2,100	\$16,071	\$28,480	\$522	\$554	\$49,832	\$44,225	\$44,539	\$5,293	0.40
LA JUNTA	The Colorado Bank and Trust Company of La Junta	\$2,336	\$25,587	\$27,681	\$810	\$3,925	\$60,632	\$51,623	\$54,477	\$6,155	0.81
LA JUNTA	The State Bank - La Junta	\$4,789	\$10,209	\$44,282	\$422	\$3,021	\$62,773	\$52,371	\$56,075	\$6,698	1.10
LAKEWOOD	FirstBank of Colorado	\$55,448	\$447,596	\$234,741	\$3,261	\$10,678	\$798,897	\$734,131	\$739,592	\$57,305	1.60
LAKEWOOD	FirstBank of Lakewood	\$4,925	\$209,333	\$52,662	\$625	\$8,086	\$276,711	\$251,461	\$257,307	\$19,404	1.99
LAKEWOOD	Front Range Bank	\$1,686	\$18,805	\$61,624	\$631	\$4,881	\$88,560	\$87,175	\$90,548	\$8,012	1.07
LAMAR	Colorado East Bank & Trust	\$11,759	\$78,435	\$199,007	\$2,150	\$13,354	\$322,134	\$259,422	\$290,907	\$31,226	0.76
LAMAR	Valley State Bank	\$3,508	\$19,887	\$73,900	\$1,781	\$156	\$99,916	\$81,403	\$88,540	\$11,376	1.29
LEADVILLE	First Mountain Bank	\$8,373	\$0	\$13,066	\$260	\$388	\$22,234	\$15,846	\$20,684	\$1,549	1.33

Commercial Bank - Detail

(000s Omitted)

City	Institution Name	Cash&Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
LITTLETON	FirstBank of South Jeffco	\$9,198	\$340,058	\$117,112	\$1,132	\$8,701	\$482,444	\$447,118	\$450,994	\$31,450	2.03
LITTLETON	FirstBank of Littleton	\$7,835	\$218,490	\$92,868	\$859	\$8,999	\$338,006	\$312,357	\$315,838	\$22,168	1.64
LITTLETON	FirstBank	\$6,745	\$164,830	\$75,083	\$744	\$5,295	\$253,257	\$226,845	\$236,011	\$17,246	1.69
LITTLETON	FirstBank of Arapahoe County	\$5,851	\$197,698	\$70,958	\$668	\$4,771	\$292,864	\$289,334	\$272,427	\$20,437	2.03
LONGMONT	FirstBank of Longmont	\$7,874	\$170,984	\$82,404	\$873	\$8,824	\$287,528	\$266,226	\$268,658	\$18,870	1.59
LOUISVILLE	FirstTier Bank	\$1,073	\$0	\$123,258	\$1,543	\$4,420	\$140,295	\$121,939	\$122,611	\$17,684	0.74
LOUISVILLE	Heritage Bank	\$16,175	\$79,278	\$325,232	\$3,088	\$12,074	\$458,375	\$352,951	\$422,220	\$34,155	0.41
LOVELAND	Home State Bank	\$18,556	\$84,983	\$323,348	\$4,563	\$12,765	\$442,053	\$380,316	\$404,270	\$37,783	1.08
LOVELAND	Advantage Bank	\$6,212	\$5,142	\$271,081	\$2,815	\$5,291	\$294,270	\$246,277	\$265,957	\$28,312	1.08
MANCOS	Mancos Valley Bank	\$1,483	\$13,380	\$24,797	\$484	\$579	\$45,052	\$41,988	\$42,129	\$2,923	1.31
MCCLAVE	McClave State Bank	\$360	\$2,840	\$13,905	\$445	\$623	\$17,983	\$16,211	\$16,323	\$1,640	0.15
MONTROSE	MontroseBank	\$4,951	\$6,698	\$116,677	\$1,004	\$4,560	\$137,042	\$124,660	\$124,833	\$12,209	2.73
MONUMENT	Integrity Bank & Trust	\$1,794	\$2,173	\$37,025	\$360	\$2,609	\$66,550	\$48,898	\$52,422	\$4,128	0.76
OLATHE	Olathe State Bank	\$2,156	\$8,650	\$38,713	\$418	\$1,415	\$61,028	\$54,200	\$56,961	\$4,067	1.42
OURAY	The Citizens State Bank of Ouray	\$1,789	\$33,907	\$27,766	\$278	\$610	\$65,751	\$57,802	\$58,076	\$7,675	2.09
PAGOSA SPRINGS	Citizens Bank of Pagosa Springs	\$1,827	\$18,788	\$49,346	\$574	\$2,454	\$75,122	\$64,554	\$70,161	\$4,961	1.31
PAONIA	Paonia State Bank	\$2,682	\$12,544	\$26,488	\$329	\$839	\$46,560	\$41,961	\$42,191	\$4,369	0.85
PARKER	FirstBank of Parker	\$4,608	\$87,434	\$23,071	\$205	\$5,051	\$120,805	\$107,356	\$113,358	\$7,447	1.29
PARKER	Champion Bank	\$325	\$1,057	\$12,363	\$98	\$1,926	\$16,516	\$13,230	\$13,297	\$3,219	-0.74
PUEBLO	The Pueblo Bank and Trust Company	\$10,264	\$39,175	\$280,914	\$3,132	\$10,700	\$363,688	\$307,217	\$315,814	\$37,874	4.35
PUEBLO	Centennial Bank of Pueblo	\$1,673	\$4,313	\$21,993	\$376	\$1,223	\$32,444	\$28,568	\$28,657	\$3,787	1.42
ROCKY FORD	The State Bank	\$7,832	\$3,947	\$10,167	\$112	\$517	\$24,203	\$20,339	\$21,424	\$2,779	0.70
SILVERTHORNE	FirstBank of Silverthorne	\$3,370	\$59,783	\$70,320	\$698	\$4,364	\$146,357	\$134,878	\$136,633	\$9,724	1.85
THORNTON	North Valley Bank	\$6,363	\$14,357	\$88,367	\$785	\$4,135	\$113,610	\$98,269	\$105,048	\$8,563	2.59
THORNTON	FirstBank of Adams County	\$4,570	\$71,627	\$28,502	\$298	\$7,601	\$112,938	\$98,386	\$104,650	\$8,388	1.31
TRINIDAD	International Bank	\$2,011	\$6,765	\$30,133	\$314	\$2,444	\$48,167	\$44,142	\$44,349	\$3,818	1.42
VAIL	FirstBank of Vail	\$6,579	\$88,404	\$156,064	\$1,566	\$6,057	\$261,557	\$240,741	\$242,510	\$19,047	1.69
VAIL	WestStar Bank	\$20,728	\$87,440	\$485,984	\$4,473	\$37,562	\$683,447	\$554,588	\$597,088	\$83,773	1.09
WALDEN	Mountain Valley Bank	\$4,150	\$1,763	\$58,813	\$459	\$2,308	\$69,140	\$56,346	\$61,674	\$7,266	0.13
WALSH	Colorado State Bank of Walsh	\$1,891	\$8,989	\$22,807	\$305	\$148	\$35,164	\$30,783	\$30,973	\$4,191	1.19
WESTCLIFFE	Colorado Mountain Bank	\$4,136	\$5,829	\$62,577	\$1,151	\$849	\$73,997	\$67,200	\$67,889	\$6,128	1.21
WESTMINSTER	FirstBank North	\$6,149	\$220,339	\$52,714	\$509	\$8,359	\$296,867	\$274,505	\$277,198	\$19,669	1.96
WHEAT RIDGE	FirstBank of Wheat Ridge	\$4,439	\$187,390	\$65,905	\$674	\$5,247	\$265,462	\$240,788	\$246,140	\$19,322	2.04
WILEY	The State Bank of Wiley	\$2,661	\$23,769	\$78,383	\$993	\$2,332	\$110,206	\$69,401	\$87,829	\$22,377	2.39
WINDSOR	Signature Bank	\$257	\$596	\$12,940	\$110	\$1,666	\$19,146	\$14,978	\$15,043	\$4,103	-1.42
WOODLAND PARK	Park State Bank & Trust	\$3,259	\$18,286	\$53,197	\$266	\$5,792	\$82,404	\$74,731	\$74,903	\$7,501	1.45
WRAY	Wray State Bank	\$2,427	\$13,486	\$28,508	\$613	\$779	\$50,108	\$41,621	\$45,632	\$4,476	1.64
YUMA	Colorado Community Bank	\$6,851	\$5,458	\$295,456	\$5,613	\$19,361	\$331,628	\$292,983	\$299,554	\$32,074	1.79
		\$11,102,111	\$6,926,448	\$15,603,236	\$178,074	\$675,272	\$26,075,224	\$21,976,589	\$23,417,718	\$2,653,668	

Industrial Bank - Abstract

(000s Omitted)

ASSETS	4 Banks 12/31/05	Percent to Total	4 Banks 12/31/04	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	43,493	9.29%	20,819	22,674	108.91%
Securities					
- Held to Maturity	2,291	0.49%	2,969	(678)	-22.84%
- Available for Sale	167,534	35.79%	241,288	(73,754)	-30.57%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	12,684	2.71%	3,650	9,034	247.51%
Loans and Leases, Net of Unearned Income	144,131	30.79%	125,257	18,874	15.07%
Less: Allowance for Loan and Lease Losses	4,028	0.86%	4,439	(411)	-9.26%
Loans and Leases, Net	103,903	22.20%	120,818	(16,915)	-14.00%
Premises and Fixed Assets	10,971	2.34%	10,678	293	2.74%
Other Real Estate Owned	0	0.00%	195	(195)	
Intangible Assets	2,321	0.50%	3,289	(968)	-29.43%
Other Assets	88,676	18.94%	63,093	25,583	40.55%
Total Assets	468,073	100.00%	466,799	1,274	0.27%

LIABILITIES

Deposits:					
Noninterest Bearing	4,469	0.95%	3,293	1,176	35.71%
Interest Bearing	217,290	46.42%	231,009	(13,719)	-5.94%
Other Borrowed Money	29,501	6.30%	12,340	17,161	139.07%
Other Liabilities	96,952	20.71%	79,757	17,195	21.56%
Total Liabilities	348,212	74.39%	326,399	21,813	6.68%

EQUITY CAPITAL

Common Stock	1,642	0.35%	1,642	0	0.00%
Surplus	94,686	20.23%	94,686	0	0.00%
Undivided Profits/Capital Reserves	24,405	5.21%	44,214	(19,809)	-44.80%
Accumulated other income	(872)	-0.19%	(149)	(723)	485.23%
Other Equity Capital Components	0	0.00%	7	(7)	
Total Equity Capital	119,861	25.61%	140,400	(20,539)	-14.63%
Total Liabilities and Equity Capital	468,073	100.00%	466,799	1,274	0.27%

Industrial Bank - Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	13,520	
Income from lease financing receivables	0	
Interest income on balance due from depository institution	448	
Interest and dividend income on securities	8,395	
Interest income from assets held in trading		
Interest income of federal funds sold and securities purchased under agreement to resell	119	
Other Interest Income	102	
Total Interest Income	22,584	
Interest Expense:		
Interest on deposits	5,444	
Interest on federal funds purchase and securities sold under agreements to repurchase	0	
Interest on trading liabilities and other borrowed money	1,384	
Interest on subordinated notes and debentures	0	
Total Interest Expense	6,828	
Net Interest Income		15,756
Provision for Loan Losses		2,428
Noninterest Income:		
Income from fiduciary activities	0	
Service charges on deposit accounts	288	
Trading Revenue	0	
Investment banking, advisory, brokerage, and underwriting fees and commissions	0	
Venture capital revenue	0	
Net servicing fees	2,328	
Net securitization income	0	
Insurance commission and fees	0	
Net gains (losses) on sales of loans and leases	(56)	
Net gains (losses) on sales of other real estate owned	(23)	
Net gains (losses) on sales of other assets (excluding securities)	(12)	
Other Noninterest Income	10,523	
Total Noninterest Income		13,048
Gain (Loss) on Securities not Held in Trading Accounts		(58)
Noninterest Expense:		
Salaries	6,559	
Expenses of premises and fixed assets	1,528	
Amortization expense of intangible assets (including goodwill)	967	
Other noninterest expense	6,141	
Total Noninterest Expense		15,195
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	11,123	
Applicable Income Taxes	4,500	
Income (Loss) before extraordinary items and other adjustments	6,623	
Extraordinary Items and Other Adjustments, Net of Income Taxes	0	
Net Income		6,623
Return on Average Assets		1.29%

Industrial Bank - Detail

(000s Omitted)

City	Institution Name	Cash&Due from Banks	Total Securities	Total Loans	Loan Loss Reserve	Fixed Assets	Total Assets	Total Deposits	Total Liabilities	Total Equity Capital	ROAA
COLORADO SPRINGS	5 Star Bank	\$2,156	\$70,614	\$110,033	\$3,808	\$5,037	\$208,018	\$149,977	\$175,854	\$32,164	0.66
DENVER	Trust Industrial Bank	\$5	\$2,620	\$0	\$0	\$0	\$2,635	\$542	\$564	\$2,071	1.54
ENGLEWOOD	First Financial Bank	\$41,096	\$83,617	\$35	\$0	\$0	\$203,281	\$27,147	\$121,916	\$81,365	1.99
GRAND JUNCTION	Home Loan Industrial Bank	\$236	\$12,974	\$34,063	\$220	\$5,934	\$54,139	\$44,093	\$49,878	\$4,261	0.86
		\$43,493	\$169,825	\$144,131	\$4,028	\$10,971	\$468,073	\$221,759	\$348,212	\$119,861	

Trust Company - Abstract

(000s Omitted)

ASSETS

	9 Trust 12/31/2005	Percent to Total	10 Trust 12/31/2004	Increase (Decrease)	Percent Change
Cash and Balances Due From Banks	14,303	0.57%	61,099	-46,796	76.59%
Securities	2,285,663	90.71%	2,055,810	229,853	11.18%
Fees Receivable, Expenses, Fixed/Other Assets	219,699	8.72%	290,036	-70,337	24.25%
Total Assets	2,519,665	100.00%	2,406,945	112,720	4.68%

LIABILITIES

Deposits	2,006,662	79.64%	1,789,189	217,473	12.15%
Accounts Payable	1,669	0.07%	1,693	-24	-1.42%
Notes Payable, Other Liabilities	211,960	8.41%	344,536	-132,576	38.48%
Total Liabilities	2,220,291	88.12%	2,135,418	84,873	3.97%

CAPITAL

Perpetual Preferred Stock	1,911	0.08%	7,131	-5,220	73.20%
Common Stock	30,207	1.20%	30,463	-256	-0.84%
Surplus and Retained Earnings	268,147	10.64%	232,082	36,065	15.54%
Accumulated other income	-891	-0.04%	1,851	-2,742	0
Total Capital	299,374	11.88%	271,527	27,847	10.26%

Total Liabilities and Equity Capital	2,519,665	100.00%	2,406,945	112,720	4.68%
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TRUST ACCOUNTS

Total Trust Assets	70,288,731	46,235,033	24,053,698	52.02%
Number of Trust Accounts (Actual)	574,603	353,733	220,870	62.44%
Trust Account Average	122,326	130,706	-8,380	-6.41%

Trust Company - Income Statement

(000s Omitted)

Income		
Trust administrative fee income	88,002	
Interest and dividend income earned	120,857	
Other Income	495	
Total Income		209,354
Expenses		
Interest expense	15,168	
Salaries and employee benefits	84,898	
Expenses of premises and fixed assets	21,370	
Other expenses	46,798	
Provision for Loan Losses	(31)	
Total Expenses		168,203
Net Income Before Taxes		41,151
Gain (Loss) on Securities not Held in Trading Accounts		418
Applicable Income Taxes		14,338
Extraordinary Items and Other Adjustments, Net of Income Taxes		0
Net Income		27,231

Trust Company - Detail

(000s Omitted)

City	Institution Name	Cash&Due from Banks	Total Securities	Premises and Fixed Assets	Other Assets	Intangible Assets	Total Assets	Total Trust Assets	Total Deposits	Other Liabilities	Total Equity Capital	Net Income
BOULDER	Investors Independent Trust Company	\$259	\$599	\$114	\$154	\$3	\$1,304	\$210,014	\$0	\$217	\$1,063	\$139
DENVER	Fiserv Trust Company	\$468	\$2,029,762	\$6,803	\$35,084	\$16,853	\$2,190,208	\$38,527,655	\$1,768,840	\$201,372	\$219,996	\$18,775
DENVER	Investment Trust Company	\$165	\$251	\$2	\$125	\$0	\$889	\$241	\$0	\$0	\$868	\$152
DENVER	Members Trust Company of CO, Inc.	\$474	\$1,017	\$8	\$24	\$0	\$1,567	\$104,013	\$0	\$24	\$1,460	-\$652
DENVER	MG Trust Company, LLC	\$1,111	\$8,103	\$460	\$108	\$0	\$10,661	\$19,043,510	\$0	\$806	\$9,855	\$461
DENVER	Sentinel Trust Company	\$108	\$3,153	\$0	\$35	\$0	\$3,952	\$218,437	\$0	\$27	\$3,925	\$1,161
ENGLEWOOD	Trust Company of America	\$10,581	\$239,298	\$3,280	\$3,524	\$0	\$257,274	\$3,934,661	\$237,822	\$1,299	\$18,153	\$2,944
GREENWOOD VILLAGE	Orchard Trust Company, LLC	\$138	\$3,480	\$0	\$9	\$0	\$3,627	\$2,230,471	\$0	\$25	\$2,715	\$342
LAKEWOOD	Computershare Trust Company, Inc.	\$999	\$0	\$1,293	\$22,955	\$22,677	\$50,183	\$6,019,729	\$0	\$8,190	\$41,339	\$3,909
		\$14,303	\$2,285,663	\$11,950	\$62,018	\$39,533	\$2,519,665	\$70,288,731	\$2,006,662	\$211,960	\$299,374	\$27,231

Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
De Novo State Charters	
<u>Commercial Bank</u>	
Fort Collins Commerce Bank, Fort Collins, Larimer County	06/27/2005
<u>Trust Company</u>	
MG Trust Company, LLC, Denver, Denver County	04/28/2005
<u>Foreign Capital Depository</u>	
Tuus Financial, LLC, Denver, Denver County	11/10/2005
Licensing - Money Order/Transmitter Company	
Certege Transaction Services, Inc., St. Petersburg, Florida	01/17/2005
Ace Cash Express, Inc., Irving, Texas	04/29/2005
Green Dot Corporation, Monrovia, California	05/20/2005
MiCash, Inc., Washington, D.C.	08/19/2005
Loan Production Offices (LPOs)	
Sunrise Bank of Arizona, Phoenix, Arizona	01/10/2005
Colorado Capital Bank, Edwards, Eagle County	02/22/2005
Preferred Bank, Big Lake, Minnesota	04/04/2005
Bank of the West, San Francisco, California	04/29/2005
First Mariner Bank, Baltimore, Maryland	07/08/2005
State Bank of Downs, Downs, Kansas	07/24/2005
Silver State Bank, Henderson, Nevada	08/22/2005
Rocky Mountain Bank, Billings, Montana	10/24/2005
Imperial Capital Bank, La Jolla, California	11/21/2005
Community South Bank, Knoxville, Tennessee	12/09/2005
United Central Bank, Garland, Texas	12/15/2005
California Bank & Trust, San Diego, California	12/19/2005
Nara Bank, Los Angeles, California	12/19/2005
Wilshire State Bank, Los Angeles, California	12/19/2005
The State Bank of Wiley, Pueblo & Pueblo West, Pueblo County (2 branches)	12/30/2005

Financial Institution Activity

ACTIVITY

EFFECTIVE DATE

Name Changes

Commercial Bank State Charter

Colorado Bank & Trust Company, La Junta, Otero County 04/01/2005

To: Colorado Bank & Trust Company of La Junta

BankWest, Castle Rock, Douglas County 05/15/2005

To: Colorado Capital Bank

Money Order/Transmitter Company

Next Estate Communications, Inc., Monrovia, California 10/25/2005

To: Green Dot Corporation

American Payment Systems, Inc., Wallingford, Connecticut 12/09/2005

To: CheckFreePay Corporation

Trust Company

First Trust Corporation, Denver, Denver County 01/01/2005

To: Fiserv Trust Company

Foreign Capital Depository

Banque Tuus, LLC, Denver, Denver County 11/10/2005

To: Tuus Financial, LLC

Mergers

Commercial Bank State Charter into Commercial Bank State Charter

Foothills Bank, Wheat Ridge, Jefferson County 11/01/2005

Into: Guaranty Bank and Trust Company, Denver, Denver County

Commercial Bank State Charter into National Bank Charter

First State Bank, Idaho Springs, Clear Creek County 12/31/2005

Into: Peak National Bank, Nederland, Boulder County

National Bank Charter into Commercial Bank State Charter

First National Bank of Strasburg, Strasburg, Arapahoe County 04/16/2005

Into: Guaranty Bank & Trust Company, Denver, Denver County

First MainStreet Bank, N.A., Longmont, Boulder County 10/01/2005

Into: Centennial Bank of the West, Fort Collins, Larimer County

Non-Colorado State Bank Charter into Commercial Bank State Charter

Western Bank-Gallup, Gallup, New Mexico 03/12/2005

Into: Bank of Colorado, Fort Collins, Larimer County

Trust Company State Charter into Commercial Bank State Charter

Poudre River Valley Trust Company, Fort Collins, Larimer County 02/22/2005

Into: First Western Trust Bank, Denver, Denver County

Trust Company State Charter into Trust Company State Charter

Lincoln Trust Company, Denver, Denver County 01/01/2005

Into: Fiserv Trust Company, Denver, Denver County

Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
Mergers (cont.)	
<u>Money Transmitter State License into Money Transmitter State License</u> Associated Foreign Exchange, Inc. (AFEX), Encino, California	12/29/2005
Into: Continental Exchange Solutions, Inc. (CES), Cerritos, California	
 Travelers Express Company, Inc., Minneapolis, Minnesota.....	12/31/2005
Into: MoneyGram Payment Systems, Inc., Minneapolis, Minnesota	
Conversions	
<u>National Bank Charter into Commercial State Bank Charter</u> First National Bank of Yuma, Yuma, Yuma County.....	02/17/2005
Into: Colorado Community Bank	
 <u>Commercial State Bank Charter into National Bank Charter</u> The First United Bank, Englewood, Arapahoe County	01/03/2005
Into: First United Bank, N.A.	
Ceased Operations in Colorado - Money Order/Transmitter Company	
 Travelex, Inc., New York, New York	08/31/2005

Directory

COMMERCIAL BANKS

A

Advantage Bank

1475 North Denver Avenue
Loveland 80538
970-613-1982

Advantage Bank
1611 Canyon Boulevard
Boulder 80302
303-442-0445

Advantage Bank-Fort Collins
Branch
4532 McMurray Avenue
Suite 100
Fort Collins 80525
970-204-0450

Advantage Bank-Greeley Office
1801 59th Avenue
Greeley 80634
970-353-0047

Advantage Bank
1475 North Denver Avenue
Loveland 80538
970-613-7133

Alamosa State Bank

2225 Main Street
Alamosa 81101
719-589-2564

Alamosa State Bank
601 State Street
Alamosa 81101
719-587-6154

Alpine Bank

2200 Grand Avenue
Glenwood Springs 81601
970-945-2424

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

Alpine Bank-Aspen Airport
Business Center
119 Unit D AABC
Aspen 81611
970-429-2125

Alpine Bank Aspen Mobile Branch
600 East Hopkins Avenue
Aspen 81611
970-920-4800

Alpine Bank-Avon Branch
10 West Beaver Creek Boulevard
Avon 81620
970-949-3333

Alpine Bank-Basalt
137 Midland Avenue
Basalt 81621
970-927-3101

Alpine Bank, Willits Branch
711 East Valley Road, Suite 101
Basalt 81621
970-927-3653

Alpine Bank Breckenridge Branch
110 North Main Street
Breckenridge 80424
970-453-4929

Alpine Bank, Breckenridge Mobile
Branch
110 North Main Street
Breckenridge 80424
970-453-4929

Alpine Bank-Carbondale
0350 Highway 133
Carbondale 81623
970-963-3040

Alpine Bank-Grand Junction
3243 I-70 Business Loop
Clifton 81520
970-434-5600

Alpine Bank, Copper Mountain
Branch
910 Copper Road, Unit 125
Copper Mountain 80443
970-968-2154

Alpine Bank, Dillon Branch
252 Highway 6
Dillon 80435
970-468-4701

Alpine Bank, Durango Branch
1063 Main Avenue
Durango 81301
970-375-7689

Alpine Bank-Eagle
0205 Chambers Avenue
Eagle 81631
970-328-1666

Alpine Bank-Edwards Branch
0069 Edwards Access Road
Suite 4
Edwards 81632
970-926-4811

Alpine Bank, Downtown Glenwood
Springs Branch
211 Eighth Street
Glenwood Springs 81601
970-384-2806

Alpine Bank, Glenwood Springs
Mobile Branch
2200 Grand Avenue
Glenwood Springs 81601
970-945-2424

Alpine Bank, Grand Junction
Mobile Branch
2200 Grand Avenue
Glenwood Springs 81601
970-945-2424

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

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

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

Alpine Bank, Mall Branch
2424 F Road
Grand Junction 81506
970-243-5200

Alpine Bank Gypsum Branch
104 Oakridge Court
Gypsum 81637
970-524-1666

Alpine Bank, Montrose Branch
2770 Alpine Drive
Montrose 81401
970-240-0900

Alpine Bank, Montrose Mortgage
Branch
1425 Hawk Parkway, Suite 5
Montrose 81401
970-249-9000

Alpine Bank, New Castle Branch
810 Castle Valley Boulevard
New Castle 81647
970-984-2600

Directory

Alpine Bank-Battlement Mesa
Branch
82 Sipprelle Drive
Parachute 81635
970-285-7100

Alpine Bank-Rifle
100 East Fourth Street
Rifle 81650
970-605-9610

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

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

Alpine Bank, Steamboat Springs
1901 Pine Grove Road, Suite 101
Steamboat Springs 80477
970-871-1901

Alpine Bank-Vail
141 East Meadows Drive
Suite B178
Vail 81657
970-476-8700

Bank of Choice-Fort Collins
1044 West Drake Road
Fort Collins 80526
970-224-5100

Bank of Choice-10th Street
Greeley
3780 West Tenth Street
Greeley 80634
970-352-6400

Bank of Choice-West Greeley
Office
7251 Wet 20th Street, Building A
Greeley 80634
970-339-5600

Bank of Choice-Platteville Office
370 Justin Avenue
Platteville 80651
970-785-2000

Bank of Choice-Windsor
1270 Automation Drive
Windsor 80550
970-674-3434

Bank of Colorado
1609 East Harmony Road
Fort Collins 80525
970-206-1159

Bank of Colorado-Akron Branch
190 Main Street
Akron 80720
970-345-2061

Bank of Colorado
655 East Valley Road
Basalt 81621
970-704-1144

Bank of Colorado-Brush Branch
301 Clayton Street
Brush 80723
970-842-2844

Bank of Colorado
11580 Black Forest Road
Suite 55
Colorado Springs 80908
719-494-0500

Bank of Colorado
4328 Edison Avenue
Colorado Springs 80915
719-574-8060

Bank of Colorado
421 North Tejon Street, Suite 200
Colorado Springs 80903
719-227-0100

Bank of Colorado of Craig
250 West Victory Way
Craig 81625
970-824-9421

Bank of Colorado
902 East Second
Durango 81302
970-247-9611

Bank of Colorado-9th & Camino
Branch
Number 6 Town Plaza
Durango 81301
970-259-4800

Bank of Colorado-Durango Branch
1199 Main Avenue
Durango 81302
970-247-5151

Bank of Colorado-Mobile Branch
1199 Main Avenue
Durango 81302
970-247-5152

Bank of Colorado-North City
Market Branch
3130 North Main Avenue
Durango 81301
970-247-8111

Bank of Colorado-Eaton Branch
312 Collins Street
Eaton 80615
970-454-1414

Bank of Colorado-Estes Park
Branch
533 Big Thompson Avenue
Estes Park 80517
970-586-8185

Bank of Colorado-Fort Collins
Branch
1102 Lincoln Avenue
Fort Collins 80524
970-223-8200

Bank of Colorado (Mobile Branch/
Larimer & Weld Counties)
1609 East Harmony Road
Fort Collins 80525
970-206-1159

B

The Bank at Broadmoor
155 Lake Avenue
Colorado Springs 80906
719-633-2695

The Bank at Briargate, a Division
of The Bank at Broadmoor
440 Chapel Hills Drive
Colorado Springs 80920
719-264-9999

The Bank at Broadmoor
501 South Tejon Street
Colorado Springs 80903
719-578-5488

The Bank of Burlington
410 Fourteenth Street
Burlington 80807
719-346-5376

Bank of Choice
3635 23rd Avenue
Evans 80620
970-506-1000

Directory

Bank of Colorado-Fort Lupton
Branch
605 Fourth Street
Fort Lupton 80621
303-857-6651

Bank of Colorado, Fort Lupton
Main Branch
111 South Rollie Avenue
Fort Lupton 80621
303-857-3400

Bank of Colorado-Ft. Morgan
Branch
401 Main Street
Fort Morgan 80701
970-867-9497

Bank of Colorado Gallup
1804 East Aztec Avenue
Gallup, NM 87301
505-722-0300

Bank of Colorado Gallup
1650 West Mahoney Avenue
Gallup, NM 87301
505-722-4411

Bank of Colorado Gallup
307 West Aztec Avenue
Gallup, NM 87301
505-722-4411

Bank of Colorado
901 Grand Avenue
Glenwood Springs 81601
970-945-7422

Bank of Colorado
2903 F Road
Grand Junction 81504
970-245-1600

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

Bank of Colorado-Greeley Branch
3640 West Tenth Street
Greeley 80634
970-506-0100

Bank of Colorado-Holyoke Branch
106 South Interocean Avenue
Holyoke 80734
970-854-2291

Bank of Colorado
205 Country Center Drive
Pagosa Springs 81147
970-731-4166

Bank of Colorado-Pagosa Mobile
Branch
205 County Center Drive
Pagosa Springs 81147
970-731-4166

Bank of Colorado, Rifle Branch
1200 Railroad Avenue
Rifle 81650
970-625-1266

Bank of Colorado
329 West Main
Sterling 80751
970-522-3333

Bank of Colorado-Sterling Branch
201 South Third Street
Sterling 80751
970-522-2354

Bank of Colorado-Ptarmigan
Branch
7791 Highland Meadows Parkway
Suite E
Windsor 80528
970-674-9111

Bank of Colorado
1041 West Main Street
Windsor 80550
970-686-7444

Bank of Colorado-Yuma Branch
320 South Main
Yuma 80729
970-848-5448

Bank of Denver
810 East 17th Street
Denver 80218
303-572-3600

The Bank of Denver-Downtown
Branch
401 Sixteenth Street
Denver 80202
303-572-3600

The Bank of Denver Golden
Triangle Branch
606 West Colfax Avenue
Denver 80204
303-572-3600

The Bank of Denver Leetsdale
Branch
4600 Leetsdale Drive
Glendale 80222
303-572-3600

The Bank of Durango
125 Sawyer Drive
Durango 81303
970-259-5500

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

Bank of the San Juans-North Main
Branch
1710 Main Avenue
Durango 81301
970-247-2828

Bank of the San Juans-Pagosa
Springs Branch
305 Hot Springs Boulevard
Pagosa Springs 81147
970-264-1818

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

Bankers' Bank of the West-Loan
Production Office
411 South Thirteenth Street
Suite 100
Lincoln, NE 68508
888-467-5544

C

Cache Bank & Trust
4601 West 20th Street
Greeley 80634
970-351-8600

Cache Bank & Trust Denver
Mobile Branch
410 Seventeenth Street
Suite 100
Denver 80202
303-572-8600

Cache Bank & Trust-Downtown
Denver Branch
410 Seventeenth Street
Suite 100
Denver 80202
303-572-8600

Cache Bank & Trust-Downtown
Fort Collins Branch
100 South College Avenue
Fort Collins 80524
970-493-4111

Directory

Fort Collins 80525

Cache Bank & Trust-Greeley
Downtown Branch
924 Eleventh Street
Greeley 80631
970-351-8600

Centennial Bank of the West-Fort
Collins Branch
713 South Lemay Avenue
Fort Collins 80524
970-490-2121

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

Castle Rock Bank

501 Wilcox Street
Castle Rock 80104
303-688-5191

Castle Rock Bank at Castle Pines
506 Castle Pines Parkway
Castle Rock 80108
303-688-5191

Centennial Bank of the West-
Downtown Greeley Branch
930 Eleventh Avenue
Greeley 80631
970-339-3456

Cheyenne Mountain Bank-Mobile
Services
1580 East Cheyenne Mountain
Boulevard
Colorado Springs 80906
719-579-9150

Centennial Bank

13700 East Arapahoe Road
Englewood 80112
303-680-1600

Centennial Bank of the West-
Greeley Branch
2700 47th Avenue
Greeley 80634
970-339-3456

Cheyenne Mountain Bank-West
Branch
1793 South Eighth Street
Colorado Springs 80906
719-442-6669

Centennial Bank of Pueblo

1515 Santa Fe Drive
Pueblo 81006
719-543-0763

Centennial Bank of the West
565 South Boulder Road
Lafayette 80026

Centennial Bank of the West
401 Main Street
Longmont 80501

The Citadel Bank

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

Centennial Bank of Pueblo Courier
Service
1515 Santa Fe Drive
Pueblo 81006
719-543-0763

Centennial Bank of the West
1650 Pace
Longmont 80501

The Citadel Bank Mobile Branch
7346 South Alton Way East
Suite D
Centennial 80112
720-482-0620

Centennial Bank of Pueblo-South
Prairie Branch
2800 South Prairie Avenue
Pueblo 81005
719-561-2281

Centennial Bank of the West
1250 South Hover Road
Longmont 80501

Citizens Bank of Pagosa Springs

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

Centennial Bank of the West

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

Centennial Bank of the West-
Longmont Branch
3561 Stagecoach Road
Longmont 80504
303-684-0505

Citizens Bank of Pagosa Springs
27 Talisman Drive
Pagosa Springs 81147
970-731-7235

The Centennial Bank of the West
Berthoud Branch
807 Mountain Avenue
Berthoud 80513
970-532-2676

Centennial Bank of the West-
Longmont North Branch
2101 Main Street
Longmont 80501
720-494-0123

The Citizens State Bank of Cortez

77 West Main Street
Cortez 81321
970-565-8421

Centennial Bank of the West-
Ptarmigan Branch
100 Oak Avenue
Eaton 80615
970-454-3456

Centennial Bank of the West-
Loveland Branch
221 East 29th Street
Loveland 80538
970-669-0505

The Citizens State Bank of
Cortez-Wal-Mart Supercenter
Branch
1835 East Main Street
Cortez 81321
970-565-8421

Centennial Bank of the West-
South Fort Collins Branch
1550 East Harmony Road
Fort Collins 80525
970-204-2505

Centennial Bank of the West-West
Loveland Branch
1401 South Taft Avenue
Loveland 80538
970-278-1547

Citizens State Bank of Ouray

600 Main Street
Ouray 81427
970-325-4478

Centennial Bank of the West
2900 South College Drive

Champion Bank

16790 Centre Court
Parker 80134
303-840-8484

Citizens State Bank of Ouray-
Ridgeway Branch
145 West Sherman, Highway 62
Ridgeway 81432
970-626-5462

Directory

Citizens State Bank of Ouray-
Silverton Branch
1202 Greene Street
Silverton 81433
970-387-5502

Montrose County Branch of The
Citizens State Bank of Ouray
115 Highway 97
Naturita 81422
970-865-2255

Citywide Banks

10660 East Colfax Avenue
Aurora 80010
303-365-3600

Citywide Banks-Aurora South
13731 East Mississippi Avenue
Aurora 80012
303-365-4000

Citywide Banks-Arapahoe Corners
10637 East Briarwood Circle
Centennial 80112
303-365-3600

Citywide Banks-Cherry Creek
Branch
44 Cook Street, Suite 110
Denver 80206
303-365-3870

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

Citywide Banks-Downtown
1801 Broadway, Suite 100
Denver 80202
303-365-3800

Citywide Banks-Lowry Town
Center Branch
200 Quebec Street
Building 700
Denver 80230
303-365-3833

Citywide Banks-Monaco Branch
6500 East Hampden Avenue
Denver, 80224
303-365-3781

Citywide Banks-Peoria Branch
12075 East 45th Avenue
Denver 80239
303-365-8000

Citywide Banks-Santa Fe Branch
1490 South Santa Fe Drive
Denver 80223
303-365-3726

Citywide Banks-Lakewood
3290 South Wadsworth Boulevard
Lakewood 80227
303-365-8040

Citywide Banks-West
4855 Ward Road
Building 2, Suite 100
Wheat Ridge 80033
303-365-8060

Collegiate Peaks Bank

105 Centennial Plaza
Buena Vista 81211
719-395-2472

Collegiate Peaks Bank, Salida
Branch
540 Highway 50
Salida 81201
719-539-1308

Colonial Bank

3095 South Parker Road
Aurora 80014
303-671-9000

Colonial Bank-Denver Office
2693 West Evans Avenue
Denver 80219
303-937-1110

Colonial Bank-Elizabeth
120 South Elizabeth Street
Elizabeth 80107
303-646-5000

Colonial Bank-Broadway &
Hampden Office
3501 South Broadway
Englewood 80110
303-761-1052

Colonial Bank-Kiowa
326 Comanche Street
Kiowa 80117
303-621-9000

Colonial Bank-Parker Branch
12907 South Parker Road
Parker 80134
303-841-4848

Colonial Bank-Parker Twenty Mile
Village
18601 East Mainstreet
Parker 80134
303-841-5800

**The Colorado Bank & Trust
Company of La Junta**
301 Colorado Avenue
La Junta 81050
719-384-8131

Colorado Capital Bank

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

Colorado Capital Bank at The
Atrium
Two South Cascade Avenue
Suite 150
Colorado Springs 80903
719-482-7000

Colorado Capital Bank at Cherry
Creek
90 Madison Street, Suite 102
Denver 80206
303-814-5555

BankWest LPO
0439 Edwards Access Road
Suite B201
Edwards 80632
970-926-2531

Colorado Capital Bank at DTC
5251 DTC Parkway, Suite 100
Greenwood Village 80111
303-814-5500

Colorado Capital Bank at Stroh
Ranch
12753 South Parker Road, Suite
101
Parker 80134
303-805-5656

Colorado Community Bank

615 West Eighth Avenue
Yuma 80759
970-848-3838

Colorado Community Bank of
Akron
175 East First Street
Akron 80720
970-345-2026

Colorado Community Bank of
Castle Rock
500 North Wilcox
Castle Rock 80104
303-688-4900

Colorado Community Bank of
Centennial
20981 East Smoky Hill Road
Centennial 80015

Directory

303-693-7009

Colorado Community Bank
3650 35th Avenue
Evans 80620
970-339-8430

Colorado Community Bank of
Firestone
5855 Firestone Boulevard
Firestone 80504
720-652-7255

Colorado Community Bank of
Greeley
1990 59th Avenue
Greeley 80634
970-330-6090

Colorado Community Bank of
Highlands Ranch
6654 Timberline Road
Highlands Ranch 80130
303-346-6300

Colorado Community Bank of
Johnstown
10 Angove Avenue
Johnstown 80534
970-587-2160

Colorado Community Bank of
Loveland
1050 Eagle Drive
Loveland 80537
970-278-0040

Colorado Community Bank of
Milliken
1300 Broad Street
Milliken 80543
970-587-2880

Colorado Community Bank of Otis
102 North Washington
Otis 80743
970-246-3456

Colorado Community Bank of
Severance
3 South Timber Ridge Parkway
Severance 80546
970-686-9090

Colorado Community Bank of
Sterling
122 West Main
Sterling 80751
970-522-5151

Colorado Community Bank of
Yuma
317 South Main
Yuma 80759

970-848-3500

Colorado East Bank & Trust
100 West Pearl Street
Lamar 81052
719-336-5200

Colorado East Bank & Trust
Dacono Branch
801 Flying Circle Boulevard
Dacono 80514
303-833-9972

Colorado East Bank & Trust-
Granada Branch
108 East Goff Street
Granada 81041
719-734-5200

Colorado East Bank & Trust-Holly
Branch
100 North Main
Holly 81047
719-537-6800

Colorado East Bank & Trust-
Keenesburg
100 South Main Street
Keenesburg 80643
303-732-0100

Colorado East Bank & Trust-La
Junta Branch
310 East Third Street
La Junta 81050
719-384-2000

Colorado East Bank & Trust-
LaSalle Branch
207 First Avenue
LaSalle 80645
970-284-0211

Colorado East Bank & Trust-
Pueblo Branch
1515 Fortino Boulevard
Pueblo 81008
719-584-2000

Colorado East Bank & Trust-
Pueblo West Branch
94 South Tiffany Drive
Pueblo West 81007
719-547-4488

Colorado East Bank & Trust-
Springfield
1030 Main Street
Springfield 81073
719-523-6900

Colorado Mountain Bank
1000 Main Street
Westcliffe 81252
719-783-9211

Directory

Colorado Mountain Bank-Fountain
Branch
410 South Santa Fe
Fountain 80817
719-382-5643

Colorado State Bank of Walsh

501 Colorado
Walsh 81090
719-324-5206

Commerce Bank

15305 East Colfax
Aurora 80011
303-344-5202

Community Banks of Colorado

5690 DTC Boulevard, Suite 450
Greenwood Village 80111
720-529-3300

Community Banks of Colorado-

Alamosa
2061 Main Street
Alamosa 81101
719-587-2666

Community Banks of Colorado,

Mortgage Division
500 State Street
Alamosa 81101
719-589-5400

Community Banks of Colorado-

Antonito
604 Main Street
Antonito 81120
719-376-5414

Community Banks of Colorado-

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

Community Banks of Colorado-

Avon Branch
0030 West Benchmark Road
Suite 101
Avon 81620
970-748-9308

Community Banks of Colorado-

Basalt Branch
255 Gold Rivers Road, Suite 140
Basalt 81621
970-927-0404

Community Banks of Colorado-

Center
215 South Worth
Center 81125
719-754-3509

Directory

Community Banks of Colorado-
East Cortez
1438 East Main
Cortez 81321
970-565-8565

Community Banks of Colorado-
Crested Butte Branch
503 Sixth Street
Crested Butte 81224
970-349-1000

Community Banks of Colorado
101 East Warren Avenue
Cripple Creek 80813
719-689-2591

Community Banks of Colorado-
Del Norte
595 Grand Avenue
Del Norte 81132
719-657-2701

Community Banks of Colorado-
Baker Commons
277 Broadway, Suite C
Denver 80203
303-607-4680

Community Banks of Colorado-
Highland Branch
3473 West 32nd Avenue
Denver 80211
303-458-9340

Community Banks of Colorado-
Riverfront Branch
2100 Sixteenth Street, Suite 140
Denver 80202
720-931-1940

Community Banks of Colorado-
Dove Creek
305 South Guyrene
Dove Creek 81324
719-677-2241

Community Banks of Colorado-
Durango Branch
848 East Second Avenue
Durango 81301
970-259-0212

Community Banks of Colorado-
Gunnison Branch
1100 North Main
Gunnison 81230
970-641-9000

Community Banks of Colorado
501 Main Street
La Jara 81140
719-274-5112

Community Banks of Colorado-La
Veta
102 East Field Street
La Veta 81055
719-742-3771

Community Banks of Colorado-
Monte Vista
59 North Broadway
Monte Vista 81144
719-852-0232

Community Banks of Colorado-
Pueblo First Street
123 West First Street
Pueblo 81003
719-546-2254

Community Banks of Colorado-
Pueblo Main Street
400 North Main Street
Pueblo 81003
719-542-3451

Community Banks of Colorado-
Pueblo Mobile Branch
123 West First Street
Pueblo 81003

Community Banks of Colorado
201 North Main Street
Rocky Ford 81067
719-254-3303

Community Banks of Colorado,
Salida Branch
7480 West Highway 50
Salida 81201
719-539-9799

Community Banks of Colorado-
San Luis
401 Church Place
San Luis 81152
719-672-3338

Community Banks of Colorado-
South Fork
29889 US Highway 160
South Fork 81154
719-873-5562

Community Banks of Colorado-
Walsenburg
501 Main Street
Walsenburg 81089
719-738-2234

D

The Dolores State Bank
101 South Sixth Street
Dolores 81323
970-882-7600

The Dolores State Bank-Cortez
Facility
744 East Main Street
Cortez 81321
970-564-1400

E

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

Garden of the Gods Bank, a
branch of The Eastern Colorado
Bank
2153 Chuckwagon Road
Suite 102
Colorado Springs 80919
719-955-0633

Garden of the Gods Bank Mobile
Branch, a branch of The Eastern
Colorado Bank
2153 Chuckwagon Road
Suite 102
Colorado Springs 80919
719-955-0633

The Eastern Colorado Bank-
Limon
580 V Avenue
Limon 80828
719-775-0990

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

The Farmers State Bank of Brush
205 Carson Street
Brush 80723
970-842-5101

Directory

Farmers State Bank of Calhan

458 Colorado Avenue
Calhan 80808
719-347-2727

Farmers State Bank of Calhan at
Ellicott
445 North Ellicott Highway
Ellicott 80808
719-683-3999

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 Mountain Bank

409 Harrison Avenue
Leadville 80461
719-486-3150

First Southwest Bank

720 Main Street
Alamosa 81101
719-587-4200

First Southwest Bank
3333 Clark Street
Alamosa 81101
719-587-4540

First Southwest Bank
2060 East Highway 112
Center 81125
719-754-9080

First Southwest Bank
555 Cedar Street
Del Norte 81132
719-657-2777

First Southwest Bank
643 San Juan Street
Pagosa Springs 81147
970-264-2251

First Southwest Bank
400 Fourth Street
Saguache 81149
719-655-2555

First State Bank

1441 Miner Street
Idaho Springs 80452
303-567-2696

First State Bank of Hotchkiss

102 East Bridge Street
Hotchkiss 81419
970-872-3111

First State Bank of Hotchkiss
255 Bridge Street
Hotchkiss 81419
970-872-4737

First Western Trust Bank

1200 Seventeenth Street, Suite 2650
Denver 80202
303-531-8100

First Western Trust Bank of
Cherry Creek
233 Milwaukee Street
Denver 80206
303-329-7000

First Western Trust Bank
318 Canyon Avenue, Suite 100
Fort Collins 80521
970-484-9222

First Western Trust Bank of
Northern Colorado
318 Canyon Avenue, Suite 100
Fort Collins 80521
970-484-9222

FirstBank

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

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

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

FirstBank-Highway 111 and
Washington Branch
46100 Washington Street
La Quinta, CA 92253
760-564-7300

FirstBank North

8800 Wadsworth Boulevard
Westminster 80021
303-467-1000

FirstBank North-80th and
Wadsworth Branch
8031 Wadsworth Boulevard
Arvada 80003
303-940-1110

FirstBank North-Highway 287 &
Miramonte Branch
1190 US Highway 287
Broomfield 80020
720-887-1000

FirstBank North-94th and
Sheridan Branch
9410 North Sheridan Boulevard
Westminster 80031
303-650-8000

FirstBank North-104th and Federal
Branch
10367 Federal Boulevard
Westminster 80260
303-464-5000

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

FirstBank of Adams County

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

FirstBank of Adams County-
Brighton Branch
410 East Bromley Lane
Brighton 80601
720-685-3300

FirstBank of Adams County-104th
& Washington Branch
750 East 104th Avenue
Thornton 80229
303-451-5700

FirstBank of Adams County-120th
& Colorado Boulevard Branch
3801 East 120th Avenue
Thornton 80241
303-252-1000

FirstBank of Adams County-136th
and Colorado Branch
13600 Colorado Boulevard
Thornton 80602
303-920-0300

FirstBank of Arapahoe County

2323 East Arapahoe Road
Centennial 80122
303-347-9000

Directory

FirstBank of Arapahoe County-
Arapahoe and Holly Branch
5050 East Arapahoe Road
Centennial 80122
303-220-7300

FirstBank of Arapahoe County-
Arapahoe and Yosemite Branch
8600 East Arapahoe Road
Centennial 80122
303-694-9000

FirstBank of Arapahoe County-
Holly Branch
8280 South Holly Street
Centennial 80122
303-773-6000

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

FirstBank of Arvada K-58th
Branch
9771 West 58th Avenue
Arvada 80002
303-425-0900

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

FirstBank of Arvada-Westwoods
Branch
15250 West 64th Avenue
Arvada 80007
303-215-9900

FirstBank of Aurora
2300 South Havana Street
Aurora 80014
303-337-2000

FirstBank of Aurora-Buckley and
Quincy Branch
4271 South Buckley
Aurora 80013
303-693-1200

FirstBank of Aurora-Chambers
and Mississippi Branch
15250 East Mississippi
Aurora 80012
303-755-1000

FirstBank of Aurora-Hampden and
Tower Branch
18600 East Hampden Avenue
Aurora 80013
720-870-7000

FirstBank of Aurora-Himalaya
Branch
19771 East Smoky Hill Road
Aurora 80015
303-680-7000

FirstBank of Aurora-Iliff and
Buckley Branch
17000 East Iliff
Aurora 80013
303-696-8400

FirstBank of Aurora Smoky Hill
and Buckley Branch
17100 East Smoky Hill Road
Aurora 80015
303-680-9000

FirstBank of Aurora - 48th and
Tower Branch
18521 East 48th Avenue
Denver 80249
303-307-8600

FirstBank of Aurora-Gateway and
Chambers Branch
5101 Chambers Road
Denver 80239
303-348-2900

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

FirstBank of Avon-Beaver Creek
Branch
26 Avondale Lane
Beaver Creek 81620
970-845-7100

FirstBank of Avon-Eagle Branch
25 Market Street
Eagle 81631
970-328-9600

FirstBank of Avon-Edwards
Branch
105 Edwards Village Boulevard
Edwards 81632
970-926-6100

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

FirstBank of Boulder-30th and
Arapahoe Branch
1650 30th Street
Boulder 80301
303-442-8200

FirstBank of Boulder-South
Boulder Branch
4770 Baseline Road, Suite 100
Boulder 80303
303-499-2200

FirstBank of Boulder-Table Mesa
Branch
3600 Table Mesa Drive
Boulder 80305
303-494-8100

FirstBank of Boulder-95th and
South Boulder Road Branch
1375 South Boulder Road
Louisville 80027
303-666-0400

FirstBank of Boulder-Louisville
Branch
500 South McCaslin Boulevard
Louisville 80027
303-666-0500

FirstBank of Breckenridge
200 Ski Hill Road
Breckenridge 80424
970-453-1000

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

FirstBank of Cherry Creek-Evans
and Downing Branch
1316 East Evans Avenue
Denver 80210
303-778-8300

FirstBank of Cherry Creek-
Leetsdale and Monaco Branch
890 South Monaco Parkway
Denver 80224
303-396-6000

FirstBank of Cherry Creek-
University Hills Branch
2740 South Colorado Boulevard
Denver 80222
303-757-2000

FirstBank of Cherry Creek-
Glendale Branch
830 South Colorado Boulevard
Glendale 80246
303-512-1100

FirstBank of Colorado
10403 West Colfax Avenue
Lakewood 80215
303-232-2000

Directory

FirstBank of Colorado-Colorado Mills Branch
14185 West Colfax Drive
Golden 80401
303-239-9000

FirstBank of Colorado-Golden Town Center Branch
17171 South Golden Road
Golden 80401
303-279-4200

FirstBank of Colorado-Jefferson Branch
7590 West Colfax Avenue
Lakewood 80214
303-233-6561

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

FirstBank of Colorado Springs-19th/Uintah Branch
1750 West Uintah Street
Colorado Springs 80904
719-475-2900

FirstBank of Colorado Springs-Broadmoor and Academy Branch
4515 Broadmoor Bluffs Drive
Colorado Springs 80906
719-576-7200

FirstBank of Colorado Springs-Cascade and Pikes Peak Branch
2 North Cascade Avenue
Suite 130
Colorado Springs 80903
719-477-9000

FirstBank of Colorado Springs-Garden of the Gods/Centennial Branch
1275 Garden of the Gods Road
Colorado Springs 80907
719-265-9000

FirstBank of Denver
370 Seventeenth Street
Denver 80202
303-623-2000

FirstBank of Denver-9th and Corona Branch
1155 East Ninth Avenue
Denver 80218
303-861-1400

FirstBank of Denver-13th and Krameria Branch
1355 Krameria Street
Denver 80220
303-388-2900

FirstBank of Denver-29th and Quebec Branch
2850 Quebec Street
Denver 80207
303-388-4100

FirstBank of Denver-Tabor Center Branch
1200 Seventeenth Street
One Tabor Center, Suite 100
Denver 80202
303-446-3000

FirstBank of Douglas County
2 Plum Creek Parkway
Castle Rock 80104
303-688-5000

FirstBank of Douglas County-4th and Wilcox Branch
402 Wilcox Street
Castle Rock 80104
303-688-3113

FirstBank of Douglas County-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

FirstBank of El Paso County-Briargate Branch
2790 Briargate Boulevard
Colorado Springs 80920
719-535-9000

FirstBank of El Paso County-Monument Branch
1010 West Baptist Road
Colorado Springs 80921
719-487-7500

FirstBank of El Paso County-Stetson Hills and Powers Branch
5830 Stetson Hills Boulevard
Colorado Springs 80922
719-550-3900

FirstBank of Evergreen
30770 Stagecoach Boulevard
Evergreen 80439
303-679-1000

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

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

FirstBank of Greeley-47th and 10th Branch
4322 West Ninth Street Road
Greeley 80634
970-352-3600

FirstBank of Lakewood
550 South Wadsworth Boulevard
Lakewood 80226
303-233-8000

FirstBank of Lakewood-Green Mountain Branch
12043 West Alameda Parkway
Lakewood 80228
303-980-9900

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

FirstBank of Littleton
101 West County Line Road
Littleton 80129
303-798-3000

FirstBank of Littleton-Broadway and Highlands Branch
9205 South Broadway
Highlands Ranch 80129
303-798-3000

FirstBank of Littleton-Highlands Ranch Branch
9409 South University Boulevard
Highlands Ranch 80126
303-347-5956

FirstBank of Littleton-Quebec and C-470 Branch
8673 South Quebec Street
Highlands Ranch 80130
303-840-4800

FirstBank of Littleton-Wildcat Reserve Branch
2219 West Wildcat Reserve Parkway
Highlands Ranch 80129
303-471-1000

Directory

970-267-9500

FirstBank of Littleton-Wildcat
Reserve Parkway and McArthur
Ranch Road
4000 Red Cedar Drive
Highlands Ranch 80126
720-348-0100

FirstBank of Littleton-
Lincoln/Yosemite Branch
9217 Lincoln Avenue
Littleton 80124
720-875-1000

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

FirstBank of Longmont-Erie
Branch
512 Briggs
Erie 80516
303-828-3393

FirstBank of Longmont-Firestone
Branch
6080 Firestone Boulevard
Firestone 80504
303-682-1800

FirstBank of Longmont-17th and
Pace Branch
1611 Pace Street
Longmont 80501
303-485-1100

FirstBank of Longmont-Twin
Peaks Mall Branch
1270 South Hover Road
Longmont 80502
303-678-7000

FirstBank of Northern Colorado
1013 East Harmony Road
Fort Collins 80525
970-223-4000

FirstBank of Northern Colorado-
College/Columbia Branch
2315 South College Avenue
Fort Collins 80525
970-493-1700

FirstBank of Northern Colorado-
Elizabeth/Taft Hill Road Branch
1015 South Taft Road
Fort Collins 80521
970-493-0200

FirstBank of Northern Colorado-
Timberline and Drake Branch
2644 South Timberline Road
Fort Collins, CO 80525

FirstBank of Northern Colorado-
Eisenhower/Taft Branch
1352 West Eisenhower Boulevard
Loveland 80537
970-669-4000

FirstBank of Northern Colorado-
Loveland Branch
225 East 29th Street
Loveland 80538
970-669-4000

FirstBank of Northern Colorado-
Windsor Branch
1510 Main Street
Windsor 80550
970-674-2900

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

FirstBank of Parker-Lincoln &
Jordan Branch
16530 Keystone Boulevard
Parker 80134
720-842-0100

FirstBank of Parker-Parker/Stroh
Road Branch
12959 South Parker Road
Parker 80134
303-805-2100

FirstBank of Silverthorne
160 US Highway 6
Silverthorne 80498
970-468-8000

FirstBank of Silverthorne-Frisco
Branch
960 North Ten Mile Drive
Frisco 80443
970-668-3600

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

FirstBank of South Jeffco-Bear
Valley Branch
3100 South Sheridan Boulevard
Denver 80227
303-922-9100

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

Directory

FirstBank of South Jeffco-Ken
Caryl Branch
11767 West Ken Caryl Avenue
Littleton 80127
303-988-2000

FirstBank of South Jeffco-
Wadsworth/Coal Mine Branch
6701 South Wadsworth Boulevard
Littleton 80128
303-988-2000

FirstBank of Tech Center
5105 South DTC Parkway
Greenwood Village 80111
303-694-1000

FirstBank of Tech Center-
Hampden and Yosemite Branch
8901 East Hampden Avenue
Denver 80231
303-337-5400

FirstBank of Tech Center-
Bellevue and Yosemite Branch
4910 South Yosemite
Greenwood Village 80111
303-799-6800

FirstBank of Tech Center-
Southmoor Park Branch
6470 East Hampden Avenue
Greenwood Village 80222
303-757-5100

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

FirstBank of Vail-Minturn Branch
472 Main Street
Minturn 81645
970-827-5752

FirstBank of Vail
555 East Lionshead Circle
Vail 81657
970-476-5686

FirstBank of Vail-West Vail Branch
2271 North Frontage Road West
Vail 81657
970-476-8000

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

Directory

FirstBank of Wheat Ridge-
Edgewater Branch
1725 Sheridan Boulevard
Edgewater 80214
303-423-1400

FirsTier Bank

980 Dillon Road
Louisville 80027
303-926-9000

FirsTier Bank-Tech Center
7887 East Belleview Avenue
Greenwood Village 80111
303-625-2300

FirsTier Bank-Westminster
7180 West 103rd Avenue
Westminster 80021
303-951-4225

Flatirons Bank

5400 Mount Meeker Road
Boulder 80301
303-530-4999

Fort Collins Commerce Bank

3700 South College Avenue
Unit 102
Fort Collins 80525
970-204-1010

Fort Morgan State Bank

520 Sherman Street
Fort Morgan 80701
970-867-3319

Fowler State Bank

201 Main Street
Fowler 81039
719-263-4276

Front Range Bank

13013 West Alameda Parkway
Lakewood 80228
303-989-1313

Front Range Bank-Littleton Branch
10037 West Remington Avenue
Littleton 80127
303-933-1447

Front Range Bank-Loveland
Branch
3800 East Fifteenth Street
Loveland 80538
970-663-1322

G

Guaranty Bank and Trust Company

1331 Seventeenth Street
Denver 80202
303-296-9600

Guaranty Bank and Trust
Company
5025 Kipling
Arvada 80033
303-940-9100

Guaranty Bank and Trust
Company Gateway
3950 Lewiston, Suite 103
Aurora 80111
303-296-9600

Guaranty Bank and Trust
Company, Bennett Branch
101 West Centennial Drive
Bennett 80122
303-296-9600

Guaranty Bank and Trust
Company Boulder
1375 Walnut Street, Suite 100
Boulder 80302
303-296-9600

Guaranty Bank and Trust
Company, Brighton Branch
2707 East Bromley Lane
Brighton 80601
303-296-9600

Guaranty Bank and Trust
Company, Byers Branch
528 North Highway 36
Byers 80103
303-296-9600

Guaranty Bank and Trust, Castle
Pines Branch
856 Happy Canyon Road
Suite 100
Castle Rock 80108
303-296-9600

Guaranty Bank and Trust
Company, Castle Rock Branch
120 South Wilcox
Castle Rock 80104
303-296-9600

Guaranty Bank and Trust
Company Cherry Creek
3301 East First Avenue
Denver 80206
303-296-9600

Guaranty Bank and Trust
Company-Mobile Branch #1
1331 Seventeenth Street
Denver 80202
303-296-9600

Guaranty Bank and Trust
Company-Mobile Branch #2
1331 Seventeenth Street
Denver 80202
303-296-9600

Guaranty Bank and Trust
Company-Mobile Branch #3
1331 Seventeenth Street
Denver 80202
303-296-9600

Guaranty Bank and Trust
Company-Mobile Branch #4
1331 Seventeenth Street
Denver 80202
303-296-9600

Guaranty Bank and Trust
Company-Mobile Branch #5
1331 Seventeenth Street
Denver 80202
303-296-9600

Guaranty Bank and Trust
Company-Cherry Hills Branch
6501 East Belleview Avenue
Englewood 80111
303-296-9600

Guaranty Bank and Trust
Company-Meridian
11806 East Oswego Street
Englewood 80112
303-296-9600

Guaranty Bank and Trust
Company-Jefferson Branch
16800 West Colfax Avenue
Golden 80401
303-296-9600

Guaranty Bank and Trust
Company
5445 DTC Parkway
Penthouse One
Greenwood Village 80111
303-296-9600

Guaranty Bank and Trust
Company
12644 West Indore Place
Littleton 80127
720-922-9659

Directory

Guaranty Bank and Trust
Company-Longmont
900 South Main
Longmont 80501
303-296-9600

Guaranty Bank and Trust
Company
18999 East Main Street
Parker 80134
303-296-9600

Guaranty Bank and Trust
Company, Strasburg Branch
56540 East Colfax Avenue
Strasburg 80136
303-296-9600

Guaranty Bank and Trust
Company
1197 West 120th Avenue
Westminster 80234
303-452-1848

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

Gunnison Bank and Trust
Company-Crested Butte Branch
116 Sixth Street
Crested Butte 81224
970-349-0170

H

Heritage Bank
1020 Century Drive
Louisville 80027
303-926-0300

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

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

Heritage Bank-Broomfield
5720 West 120th Avenue
Broomfield 80020
303-460-0333

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

Heritage Bank-Denver York Street
3850 York Street
Denver 80205
303-287-0111

Heritage Bank-Erie
785 Cheesman Street
Erie 80516
303-828-0888

Heritage Bank-Firestone
8080 Weld County Road 13
Firestone 80504
303-789-0600

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

Heritage Bank-Lafayette-95th
Street
2695 North Park Drive, Suite 101
Lafayette 80026
303-666-0111

Heritage Bank-Longmont-North
Main Street
2333 North Main Street, Suite E
Longmont 80501
303-772-0777

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

Heritage Bank-Niwot
6800 North 79th Street, Suite 103
Niwot 80503
303-652-0999

High Plains Bank
329 Main Avenue
Flagler 80815
719-765-4000

High Plains Bank
235 South Ash Street
Bennett 80102
303-644-4900

High Plains Bank
3000 Youngfield Street, Suite 364
Lakewood 80215
303-274-8628

High Plains Bank
502 Central Avenue
Wiggins 80654
970-483-7334

Home State Bank
300 East 29th Street
Loveland 80538
970-669-4040

Home State Bank-Mountain
303 East Mountain Avenue
Fort Collins 80524
970-669-4040

Home State Bank-Timberline
3227 Timberline Road
Fort Collins 80528
970-292-0100

Home State Bank-Cleveland
935 Cleveland Avenue
Loveland 80538
970-203-6100

Home State Bank-East
1355 East Eisenhower Boulevard
Loveland 80537
970-669-4040

Home State Bank-West
2695 West Eisenhower Boulevard
Loveland 80537
970-669-4040

Raintree Branch of Home State
Bank
2519 South Shields Street
Suite 1P
Fort Collins 80528
970-622-7181

I

Integrity Bank & Trust
1430 Cipriani Loop
Monument 80132
719-484-0077

Integrity Bank & Trust
5550 Powers Center Point
Colorado Springs 80920
719-495-3700

International Bank
320 North Convent Street
Trinidad 81082
719-846-1600

K

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

Directory

Cheyenne Wells Branch of Kit
Carson State Bank
140 South First East
Cheyenne Wells 80810
719-767-5235

Kit Carson State Bank-Burlington
Branch
1574 Rose Avenue
Burlington 80807
719-346-5433

NorthForkBankCenter-Montrose
Bank
218 Grand Avenue
Paonia 81428
970-527-5488

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

Mountain States Bank
1635 East Colfax Avenue
Denver 80218
303-388-3641
(three Mobile Branches)

Mountain Valley Bank
461 Main Street
Walden 80480
970-723-8221

Mountain Valley Bank
101 North Sixth Street
Hayden 81639
970-276-9099

Mountain Valley Bank
400 Main Street
Meeker 81641
970-878-0103

Mountain Valley Bank
2201 Curve Plaza
Steamboat Springs 80487
970-870-6550

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

North Valley Bank-Broomfield
Town Centre
1210 East First Avenue
Broomfield 80020
303-345-1050

O

Olathe State Bank
500 US Highway 50, Business Loop
Olathe 81425
970-323-5565

Olathe State Bank-Delta
145 West Fourth Street
Delta 81416
970-874-4979

Olathe State Bank
500 US Highway 50 Business
Loop
Olathe 81425
970-323-5565

P

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

Crawford Country Branch Bank, A
Division of Paonia State Bank
392 Highway 92
Crawford 81415
970-921-4122

Paonia State Bank Hotchkiss LPO
179 West Bridge Street
Hotchkiss 81419
970-872-6200

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

Park State Bank & Trust
710 West Highway 24
Woodland Park 80863
719-687-9234

M

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

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

Millennium Bank
1140 Edwards Village Boulevard
Edwards 81632
970-569-3633

Millennium Bank of Vail
2111 North Frontage Road
Suite A
Vail 81657
970-790-2265

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

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

DeltaBankCenter-MontroseBank
1443 Mesa View Drive
Delta 81416
970-874-8600

NorthForkBankCenter-Montrose
Bank
360 West Bridge Street
Hotchkiss 81419
970-872-4900

MontroseBank
16550 South Townsend Avenue
Montrose 81401
970-249-5641

N

New Frontier Bank
2425 35th Avenue
Greeley 80634
970-339-5100

New Frontier Bank-Windsor
Branch
1130 Main Street
Windsor 80550
970-674-9080

New West Bank
3459 West 20th Street, Suite 114
Greeley 80634
970-378-1800

New West Bank of Eaton
55 South Elm Avenue
Eaton 80615
970-454-1800

Directory

Park State Bank-Florissant
Branch
18172 Teller County Road 1
Florissant 80816
719-748-5252

Pine River Valley Bank
101 North Commerce Drive
Dayfield 81122
719-884-9583

Pine River Valley Bank-Durango
Office
1701 Main Street
Durango 81301
970-385-9583

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

Premier Bank-Aurora Branch
978 South Havana Street
Aurora 80012
303-343-8888

Premier Bank
1867 South Academy Boulevard
Colorado Springs 80916
719-596-8888

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

Premier Bank
2480 West Alameda Avenue
Denver 80223
303-975-8888

**The Pueblo Bank and Trust
Company**
101 West Fifth Street
Pueblo 81003
719-545-1834

The Pueblo Bank and Trust
Company-Boulder Branch
2950 Pearl Street
Boulder 80301
303-413-3400

Pueblo Bank and Trust Company-
Canon City Branch
1401 Main Street
Canon City 81212
719-269-9100

Pueblo Bank & Trust Company-
Colorado Springs Branch
1515 North Academy Boulevard
Colorado Springs 80909
719-573-9049

The Pueblo Bank and Trust
Company-Colorado Springs
Downtown Branch
101 North Cascade Avenue
Colorado Springs 80903
719-630-3113

The Pueblo Bank and Trust
Company-Denver Colorado
Boulevard
2351 South Colorado Boulevard
Denver 80222
303-758-5617

The Pueblo Bank and Trust
Company
325 West Sixth Street
Pueblo 81003
719-583-1834

Pueblo Bank and Trust-North
2127 Jerry Murphy Road
Pueblo 81001
719-585-2350

Pueblo Bank & Trust Company-
South Branch
1217 Pueblo Boulevard
Pueblo 81005
719-585-2355

Pueblo Bank and Trust Company-
Salida Branch
200 F Street
Salida 81201
719-539-6696

R

Rocky Mountain Bank & Trust
101 East Main
Florence 81226
719-784-6316

The Rocky Mountain Bank &
Trust-Cheyenne Meadows Branch
755 Cheyenne Meadows Road
Colorado Springs 80906
719-579-7628

S

Signature Bank
355 Eastman Park Drive
Windsor 80550

970-674-3600

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-La Junta, Falcon
Branch
7475 McLaughlin Road
Falcon 80831
719-494-2265

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

The State Bank of Wiley-Pueblo
LPO
1310 West Highway 50
Pueblo 81008
719-533-1700

The State Bank of Wiley-Pueblo
West LPO
109 South Burlington Drive
Pueblo West 81007
719-547-9677

Legacy Bank, a branch of The
State Bank of Wiley
101 North Main Street
Pueblo 81003
719-546-0800

Steele Street State Bank
88 Steele Street, Suite 50
Denver 80206
303-376-3800

Steele Street State Bank
California Street Banking Center
1641 California Street
Denver 80202
303-376-5460

Steele Street Bank-Mobile Branch
88 Steele Street, Suite 50
Denver 80206
303-376-3800

T

Timberline Bank
2478 Patterson Road, Suite 11
Grand Junction 81505
970-683-5560

Directory

Timberline Bank
311 East Hopkins Avenue
Aspen 81611
970-920-0112

Valley Bank & Trust, Bromley
Park Branch
4900 East Bromley Lane
Brighton 80601
303-659-3490

Valley Bank & Trust-Westminster
Branch
11145 Sheridan Boulevard
Westminster 80031
303-460-7209

U

Union Colony Bank
1701 23rd Avenue
Greeley 80634
970-356-7000

Union Colony Bank-Brighton
Branch
1600 East Bridge Street
Brighton 80601
303-659-1622

Union Colony Bank, Fort Lupton
Branch
112 South Denver Avenue
Fort Lupton 80621
303-857-0300

Union Colony Bank
920 54th Avenue
Greeley 80634
970-346-5024

Union Colony Bank-Johnstown
Branch
100 Johnstown Center Drive
Johnstown 80534
970-587-4661

Union Colony Bank, Kersey
Branch
301 First Street
Kersey 80644
970-356-2265

Union Colony Bank, Platteville
Branch
390 Justin Avenue
Platteville 80651
970-785-2265

Union Colony Bank-Windsor
Branch
1505 Main Street
Windsor 80550
970-686-2600

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

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

Valley Bank & Trust, Dacono
Branch
418 West Eighth Street
Dacono 80514
303-833-4261

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

Valley Bank & Trust, Frederick
Branch
450 Oak Street
Frederick 80530
303-833-2290

Valley Bank & Trust-Hudson
Branch
580 Dahlia Street
Hudson 80642
303-536-4959

Valley Bank & Trust, Longmont
Branch
2001 North Main Street
Longmont 80501
303-651-1339

Valley Bank & Trust, Louisville
Branch
511 South Boulder Road
Louisville 80027
303-666-0906

Valley Bank-Lyons Branch
304 Second Avenue
Lyons 80540
303-823-6668

Valley Bank & Trust-Strasburg
Branch
56641 Colfax Avenue
Strasburg 80136
303-622-6598

Valley State Bank
204 South Fourth
Lamar 81052
719-336-4381

Valley State Bank-Eads Branch
1220 Main Street
Eads 81036
719-438-5331

Valley State Bank
411 South Main Street
Lamar 81052
719-336-3232

W

WestStar Bank
108 South Frontage Road West
Vail 81657
970-328-9700

WestStar Bank-Aspen Office
400 East Main Street, Suite 101
Aspen 81611
970-925-7323

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

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

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

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

WestStar Bank-Denver Broadway
Branch
2075 Broadway Street
Denver 80205
303-629-8550

V

Valley Bank & Trust
30 North Fourth Avenue
Brighton 80601
303-659-3490

Directory

WestStar Bank-Seventeenth
Street Office
444 Seventeenth Street
Denver 80202
303-629-8550

WestStar Bank-Stapleton Office
3401 Quebec Street, Suite 9300
Denver 80207
303-388-2933

WestStar Bank-Tech Center
Office
4600 South Ulster Street
Suite 800
Denver 80237
720-200-3333

WestStar Bank-Dillon Office
704 East Anemone Trail
Dillon 80435
970-468-1300

WestStar Bank-Edwards Branch
34353 Highway 6, Suite C
Edwards 81632
970-926-6130

WestStar Bank, Estes Park Office
363 East Elkhorn Avenue
Estes Park 80517
970-586-4412

WestStar Bank-Frisco Office
700 Main Street
Frisco 80443
970-668-5353

WestStar Bank-Fruita Office
455 Kokopelli Boulevard
Unit D
Fruita 81521
970-858-0537

WestStar Bank-Glenwood Branch
1901 Grand Avenue
Glenwood Springs 81601
970-945-7477

WestStar Bank-Glenwood
Springs, Downtown Branch
801 Grand Avenue
Glenwood Springs 81601
970-945-6586

WestStar Bank, Granby Office
51 East Agate Avenue
Granby 80446
970-887-3361

WestStar Bank-Gypsum Branch
210 Crestwood Drive
Gypsum 81637

970-524-6900

WestStar Bank-Grand Junction
Office
2448 F Road
Grand Junction 81505
970-256-1200

WestStar Bank
1500 East Oak Grove Road
Montrose 81401
970-240-6000

WestStar Bank
1640 Grand Avenue
Norwood 81423
970-327-4255

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

WestStar Bank-Vail Village
Branch
302 Hanson Ranch Road
Vail 81657
970-476-2905

Wray State Bank
363 West Second
Wray 80758
970-332-4111

Y

Young Americans Bank
3550 East First Avenue
Denver 80206
303-321-2265

FOREIGN CAPITAL DEPOSITORIES

**American International Holding
LLC**
Republic Plaza
370 Seventeenth Street, Suite 5650
Denver, CO 80202
303-628-4940

Tuus Financial, LLC
Tower 1
1515 Arapahoe Street
Denver 80202
303-476-5900

INDUSTRIAL BANKS

5 Star Bank (a Colorado Industrial Bank)

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

5Star Bank
3992 East Bijou Street
Colorado Springs, CO 80906
719-574-2794

5Star Bank-Bijou Branch
3992 East Bijou Street
Colorado Springs, CO 80906
719-574-2794

5 Star Bank-Lake Branch
1259 Lake Plaza Drive
Colorado Springs, CO 80906
719-574-2794

F

First Financial Bank
12500 East Belford Avenue
Mail Code M18U
Englewood 80112
303-967-7442

H

Home Loan Industrial Bank
205 North Fourth Street
Grand Junction 81501
970-243-6600

T

Trust Industrial Bank
717 Seventeenth Street, Suite 2600
Denver 80202
303-256-4703

MONEY TRANSMITTER COMPANIES

A

ABC Money Transactions, Inc.
12019 Garden Grove Boulevard
Suite 204
Garden Grove, CA 92843
714-590-8740

Directory

Ace Cash Express, Inc.
1231 Greenway Drive, Suite 600
Irving, TX 75038
972-550-5000

ADP Payroll Services, Inc.
One ADP Boulevard
Roseland, NJ 07068
909-592-6411

**American Express Travel Related
Svs. Co., Inc.**
200 Vesey Street
New York, NY 10285
212-640-5100

C

CheckFreePay Corporation
15 Sterling Drive
Wallingford, CT 06492
203-679-4592

Comdata Network, Inc.
5301 Maryland Way
Brentwood TN 37027
615-370-7627

D

DolEx Dollar Express, Inc.
700 Highlander Boulevard, Suite 450
Arlington, TX 76015
817-548-4700

E

ENRAMEX, INC.
3545 West 38th Avenue
Denver 80211
303-291-6000

G

Green Dot Corporation
605 East Huntington Drive, Suite 205
Monrovia, CA 91016
626-775-3400

GSC Enterprises, Inc.
128 Jefferson Street
Sulphur Springs, TX 75482
800-621-8030

I

Integrated Payment Systems Inc.
6200 South Quebec, Suite 240
Greenwood Village 80111
Englewood 80112
720-332-5632

Interpayment Services Limited
Travel Canada Limited
Scotia Plaza
100 Yonge Street, Floor 14
Toronto, Ontario M5C 2W1
Canada
416-981-2191

M

Maniflo Money Exchange, Inc.
1442 Highland Avenue
National City, CA 91950
619-474-1547

MiCash, Inc.
Station 110
1101 30th Street NW
Washington DC 20007
202-338-7474

MoneyGram Payment Systems, Inc.
1550 Utica Avenue South, Suite 100
Minneapolis, MN 55416
952-591-3000

O

OMNEX Group, Inc.
1 Spectrum Pointe Drive, Suite 100
Lake Forest, CA 92630
305-470-8882

Order Express, Inc.
3948 West 26th Street, Suite 114
Chicago, IL 60623
773-257-0026

Orlandi Valuta
6200 South Quebec, Suite 240
Greenwood Village 80111
720-332-5632

P

Paychex, Inc.
911 Panorama Trail South
Rochester, NY 14625
716-385-6666

PayPal, Inc.
2211 North First Street
San Jose, CA 95131
408-967-9100

PRODIRA, Inc.
C. Allende, 109
Zacatecas, ZC 98000
Mexico
877-232-8543

R

RIA Telecommunications, Inc.
13850 Cerritos Corporate Drive
Suite E
Cerritos, CA 90703
212-754-1750

S

Servicio Uniteller, Inc.
218 Route 17 North, Suite 402
Rochelle Park NJ 07662
201-345-2046

Signe Corporation
1518 San Fernando Road
San Fernando CA 91340
818-493-5138

T

Travellex Currency Services Inc.
29 Broadway
New York NY 10006
416-981-2192

**Travellers Cheque Associates
Limited**
154 Edward Street
Brighton Sussex BN2 2LH
England
212-640-5100

V

Vigo Remittance Corp.
10251 West Oakland Park Boulevard
Sunrise, FL 33351
800-777-8784

W

**Western Union Financial Services,
Inc.**
6200 South Quebec, Suite 240
Greenwood Village 80111

Directory

TRUST COMPANIES

C

Computershare Trust Company, Inc.
350 Indiana Street, Suite 800
Golden 80401
303-262-0600

F

Fiserv Trust Company
717 Seventeenth Street
Denver 80217
303-293-2223

I

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

M

Members Trust Company of Colorado
6875 East Evans Avenue, Suite 200
Denver 80224
720-482-2501

MG Trust Company LLC
700 Seventeenth Street, Suite 600
Denver 80202
888-947-3472

O

Orchard Trust Company
8525 East Orchard Road
Greenwood Village 80111
303-737-3000

S

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

T

Trust Company of America
7103 South Revere Parkway
Centennial 80112
303-705-6000

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DS Gutierrez*