

Colorado Division of Banking



Ninety-Seventh Annual Report

Of the State Bank Commissioner
Of the State of Colorado



January 1, 2006 to December 31, 2006

DECLARATION OF POLICY

Section 11-101-102, Colorado Revised Statutes

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

Preserve and Promote

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

Seek

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

Encourage diversity in financial products and services.

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



To The Honorable

BILL RITTER, JR.

The Governor of Colorado

**For the Period January 1, 2006
Through December 31, 2006**

Colorado State Banking Board

Mary S. Reisher, Banking Board Chair

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

Brent D. Anderson

Appointed July 7, 2004	Term Expiring July 1, 2007
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Deborah D. Bell

Appointed December 14, 2006	Term Expiring July 1, 2009
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William A. Mitchell, Jr.

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

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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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

D. Rico Munn
Executive Director



Bill Ritter, Jr.
Governor

DIVISION OF BANKING

Richard Fulkerson
State Bank Commissioner

May 15, 2007

The Honorable Bill Ritter, Jr.
Governor of Colorado
State Capitol, Room 103
Denver, Colorado 80203

Dear Governor Ritter:

I am honored to submit the 2006 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 Colorado banking industry enjoyed another year of strong growth, solid earnings, and manageable levels of non-performing loans. Although weaknesses in the housing market and high foreclosure rates dominated the headlines during the year, state-chartered banks have not been active in subprime and nontraditional mortgage product lending, and as a result, were largely unaffected by the spike in residential delinquencies. Bank mergers and acquisitions in Colorado followed the national trend of consolidation, with the number of state-chartered depository institutions declining from 119 at year-end 2005 to 114 as of December 31, 2006. Despite the consolidation, total assets held by state-chartered commercial banks, industrial banks and depository trust companies increased by over \$2 billion during the year to \$31,026,785,000. The 2006 results marked the ninth consecutive year of asset growth for state-chartered commercial banks. Total deposits for the group increased proportionately to \$26,243,378,000 at year-end. Total fiduciary assets held by Colorado trust companies increased by \$8.7 billion during 2006 to \$79,226,415,000 and trust company earnings increased to \$26,461,000 for the year.

The merits of the industrial bank charter were the topic of national debate following an application for FDIC insurance filed by Wal-Mart for an industrial loan company chartered in Utah. The FDIC imposed a moratorium on industrial bank charter and change-of-control filings. The Colorado Banking Code restricts industrial bank ownership to entities that would be eligible to own a commercial bank; nevertheless, changes in federal banking law may have an impact on Colorado industrial banks. The four currently chartered in Colorado are healthy and serve unique market niches.

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

Sincerely,

Richard Fulkerson
State Bank Commissioner

1560 Broadway, Suite 975, Denver, CO 80202

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FAX (303) 894-7570

Colorado Division of Banking Personnel

State Bank Commissioner

Richard Fulkerson

Director of Examinations

Mary Stanfield

Operations Manager

Kara Hunter

Supervising Examiners

Morris Augusta Terry Breckenridge
Kenneth R. Ehrich William Mickles

Secretary, Colorado State Banking Board

Diana Gutierrez

EDP Auditor II

Paul Ehizuelen

Senior Financial Institution Examiners

David Avery John Pray
Ernie Leos Lisa Shoup
Marsha Massey Karen Stewart

Financial Institution Examiners

Linda Behm Nicoletta MacKenzie
Stephen Breadon Rob Rabolt
Anna Bush Jywanza Robinson
Barbara Eastburn Debra Russell
Eldon Ice Khara Smith
Jennifer Kim Shanli Tse
Colleen Knoll

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

Dawn Russell
Peter Walker

Colorado Division of Banking

Ninety-Seventh Annual Report of the State Bank Commissioner

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Division Overview

Division Mission and Structure

As a unit of the Colorado Department of Regulatory Agencies, the Division of Banking 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, issues rules and regulations, and investigates consumer complaints involving regulated institutions. Division staff conduct examinations of state-chartered institutions and licensees. The Division works closely with the Federal Reserve Bank and the Federal Deposit Insurance Corporation in the regulation of commercial banks and industrial banks and certain federally insured trust companies. The Division is also responsible for the enforcement of the Public Deposit Protection Act to protect public entity deposits held by state and national banks.

The nine-member Colorado State Banking Board (Banking Board) is the policy and rule-making 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 staggered 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 rule-making 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, 2006, the Division had 38.5 authorized positions, 29 of which were in the Financial Credit Examiner (FCE) category. Of the 29 FCE classifications, one is Director of Examinations, 22 are classified as field examiners, four are Caseload Managers, one manages applications, and one is assigned primarily to consumer complaints. 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 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 Caseload Managers. The Caseload Managers supervise examination teams and are the primary Division contact for supervised institutions. The *Operations Unit* is responsible for applications, consumer complaints, 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. An on-site review of the Division was conducted during 2006, at which time the Division's processes, products, and personnel were evaluated and rated.

Division Overview

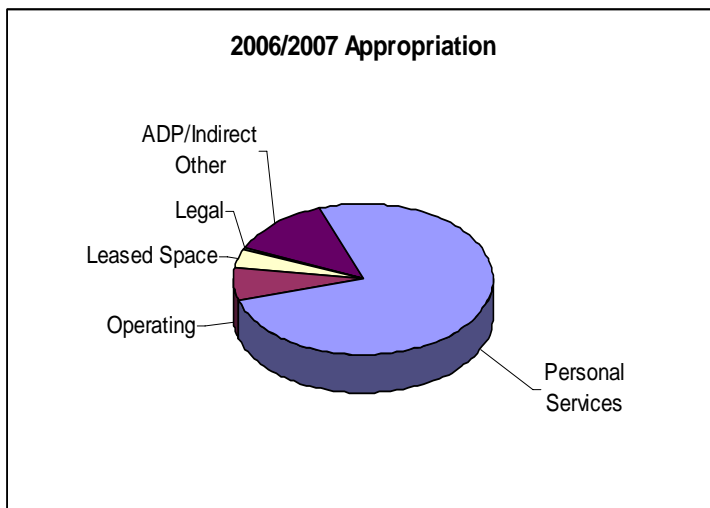
The review team recommended the continuation of the Division's accredited status. The accreditation process not only provides an independent review of Division operations, but also identifies areas for improvement and provides comparisons to other state banking departments. In addition, CSBS accreditation 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 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, as described in the report, have been implemented.

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 passed during the 2004 legislative session.

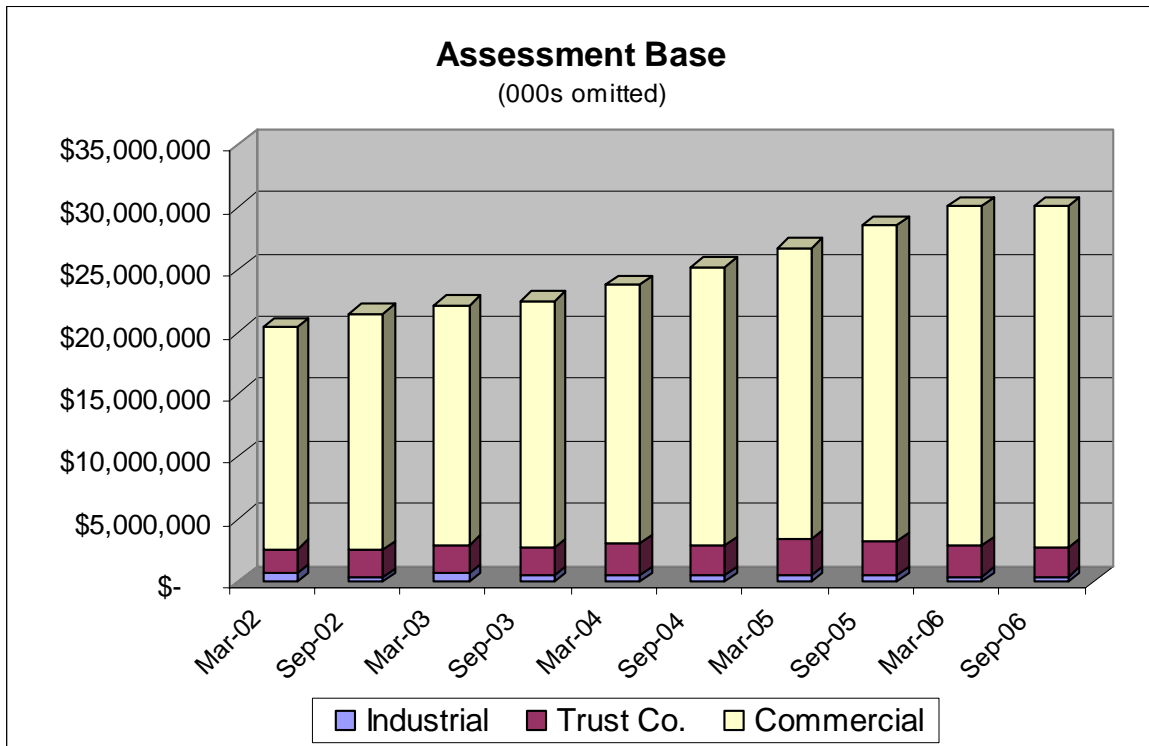
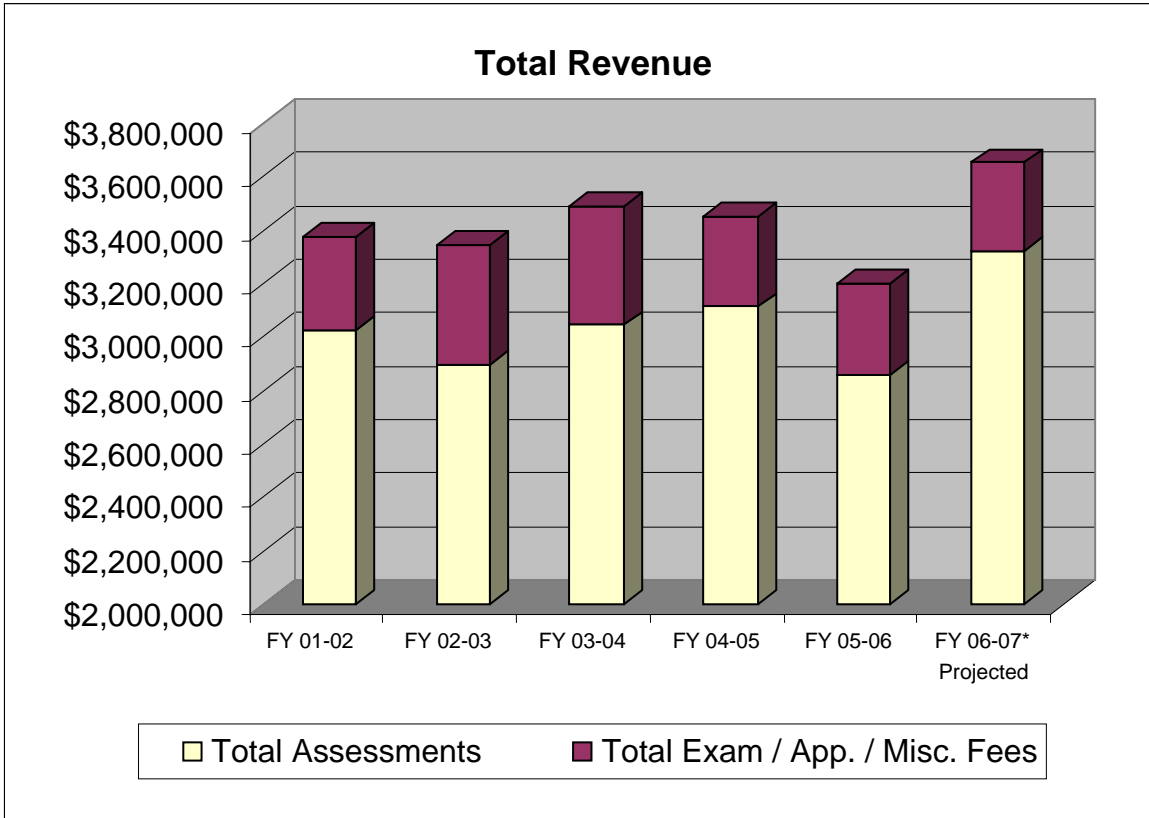
Division Budget and Funding

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 2006-2007 fiscal year is \$3,817,396. 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.



Category	Amount (\$)	Percentage
Personal Services	\$ 2,899,104	76%
Operating	\$ 275,381	7%
Leased Space	\$ 140,253	4%
Legal	\$ 30,455	1%
ADP/Indirect Other	\$ 472,203	12%
Total	\$ 3,817,396	100%

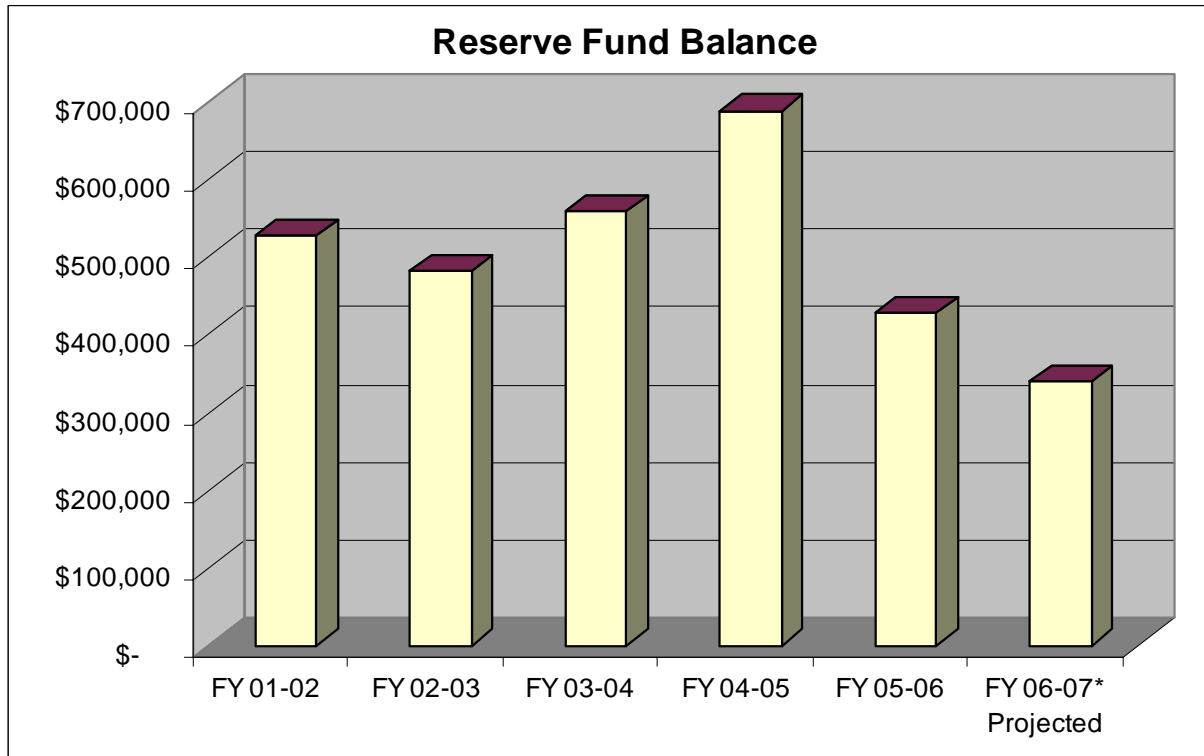
Division Overview



Division Overview

Reserve Fund Balance

State fiscal laws allow the Division to maintain a cash fund of uncommitted reserves of up to 16.5 percent of approved expenditures. The Division utilizes its reserve fund to dampen assessment fluctuations and strives to maintain a balance of approximately ten percent. The Division's projected reserve fund balance for the fiscal year ending June 30, 2007, and actual fiscal year-end balances for the preceding five fiscal years, are reflected in the following chart:



Industry Condition

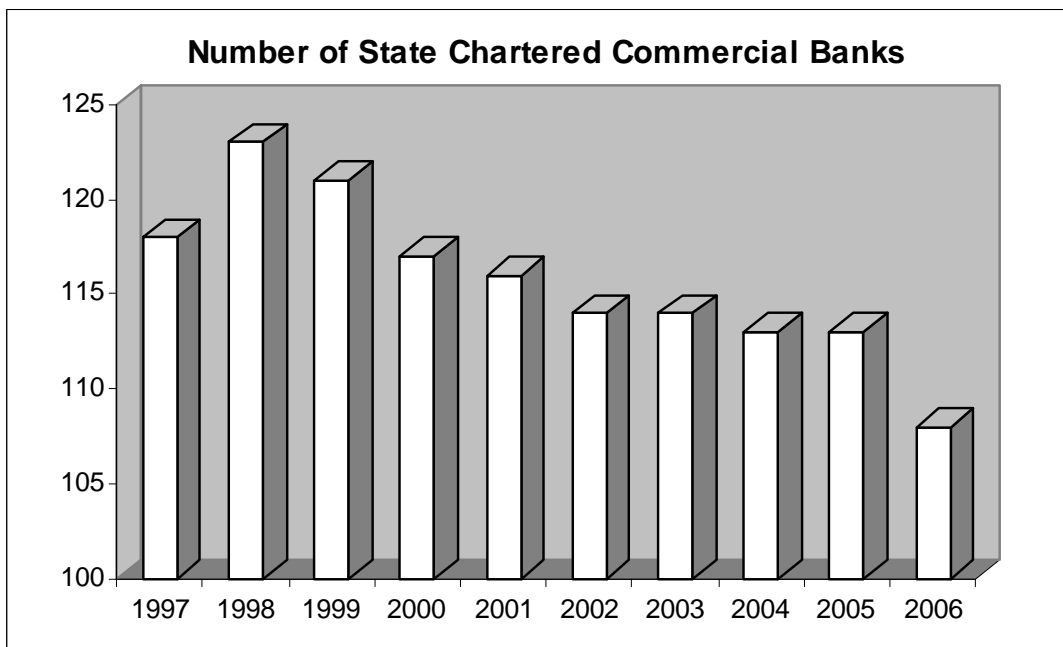
The overall condition of Division regulated financial institutions remained strong during 2006. Aggregate assets held by state chartered banks, industrial banks, and depository trust companies continued to increase during the year and exceeded \$31 billion as of year end. Increased merger and acquisition activity reduced the total number of institutions, as industry consolidation continues to mirror national trends. The consolidation sparked renewed interest in new bank charters and Division staff met with numerous organizing groups and anticipates an increase in de novo charter filings in 2007.

Earnings remained stable, with aggregate return on equity hovering around 13 percent during the year. Asset quality continues to be strong, as state-chartered bank loan portfolios were generally not affected by weaknesses in the residential housing market, subprime lending concerns and high Colorado foreclosure rates; however, concentrations in commercial real estate continued to increase with the percentage of gross real estate assets to total bank assets, exceeding 60 percent as of December 31, 2006. Commercial real estate lending guidelines issued by the federal banking regulatory agencies in December 2006 require banks to increase risk monitoring procedures, strengthen credit administration policies, and more closely monitor economic conditions and adjust underwriting practices accordingly. While the changes are expected to increase bank overhead costs, the additional requirements are intended to reduce loan losses and attendant expenses.

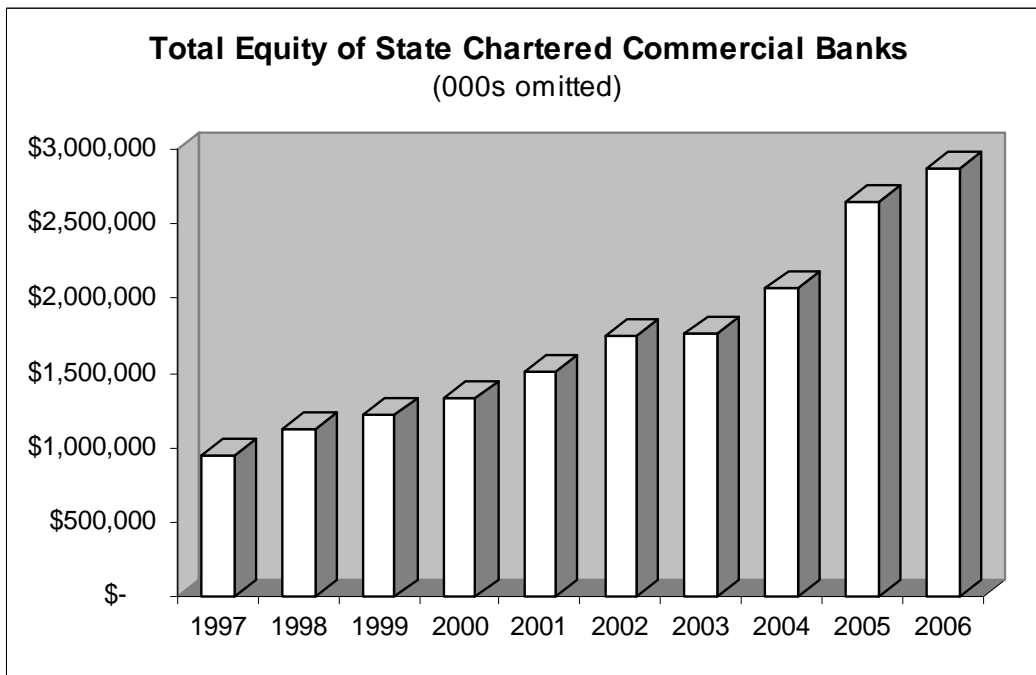
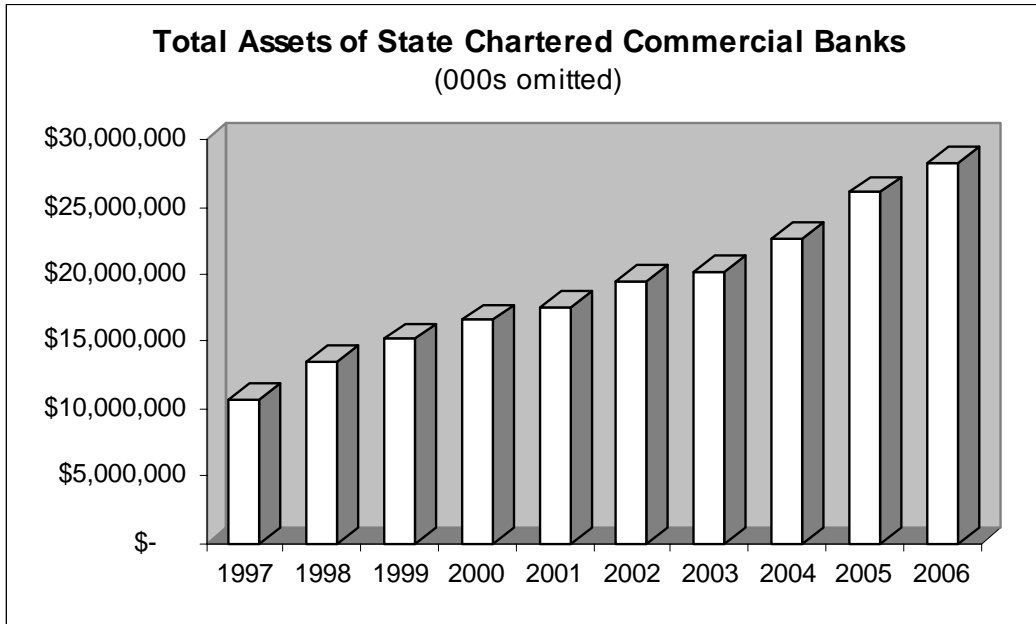
Commercial Banks

Assets held by state-chartered banks increased by 8.6 percent to \$28,306,560 as of December 31, 2006. The 2006 performance continued a nine-year trend of annual asset growth, despite the loss of over \$1 billion in state-chartered bank assets acquired by regional banking chains headquartered in other states. Total capital and total deposits increased nearly in lock step with the growth in assets at 8.5 and 9.5 percent, respectively. Colorado chartered commercial banks held only 12.1 percent of total assets in 1-4 family mortgage loans at year end; thereby largely muting the adverse impact of the weak housing market on loan performance.

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, 2006.



Industry Condition

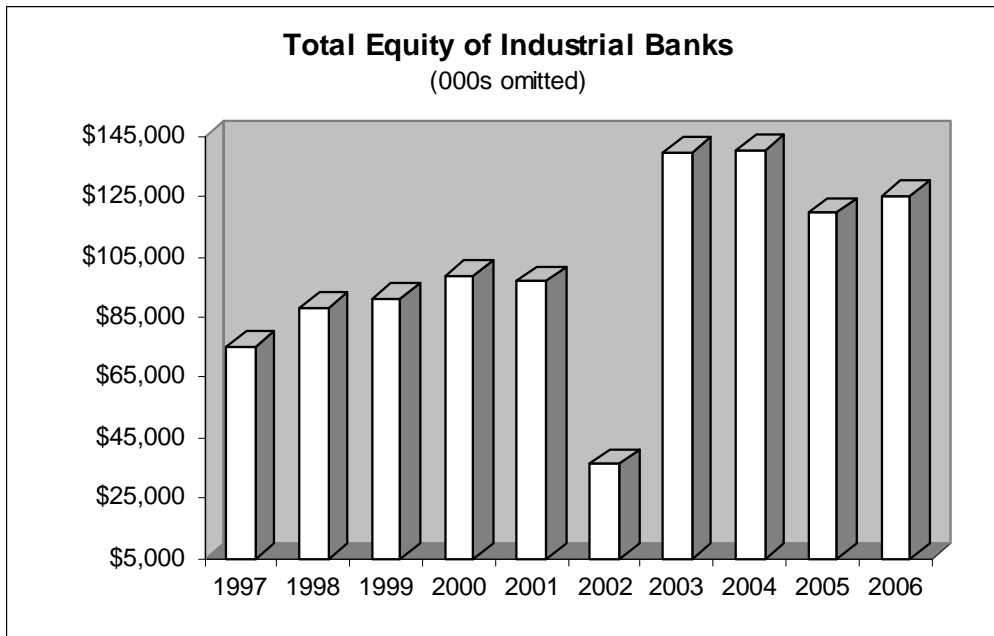
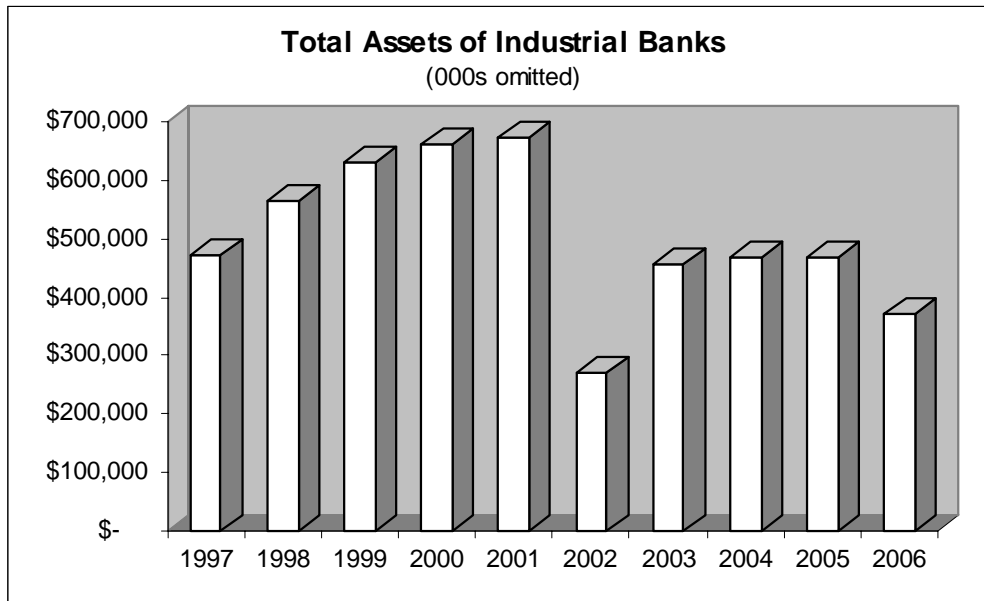


Industry Condition

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. Applications filed by large commercial firms to own and operate industrial banks in other states have triggered a national debate on the separation of banking and commerce. The Colorado Banking Code currently restricts industrial bank ownership to entities that would be eligible to own a commercial bank; however, various federal legislative proposals may place further restrictions on Colorado industrial banks.

The four Colorado industrial banks pursue unique operating strategies and reported modest changes in financial position during 2006 as reflected in the following charts:

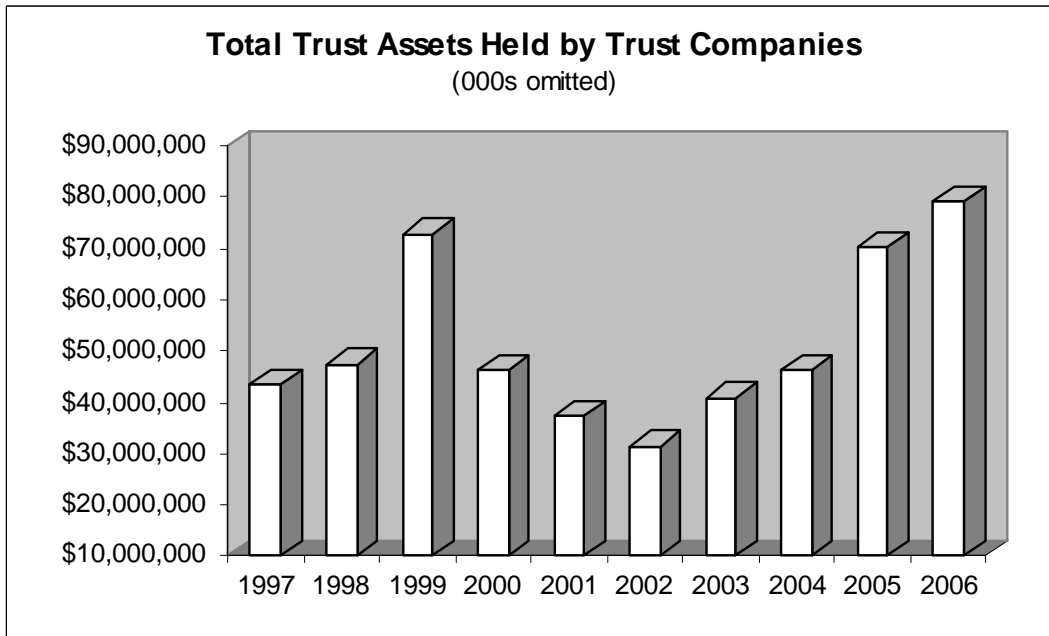


Industry Condition

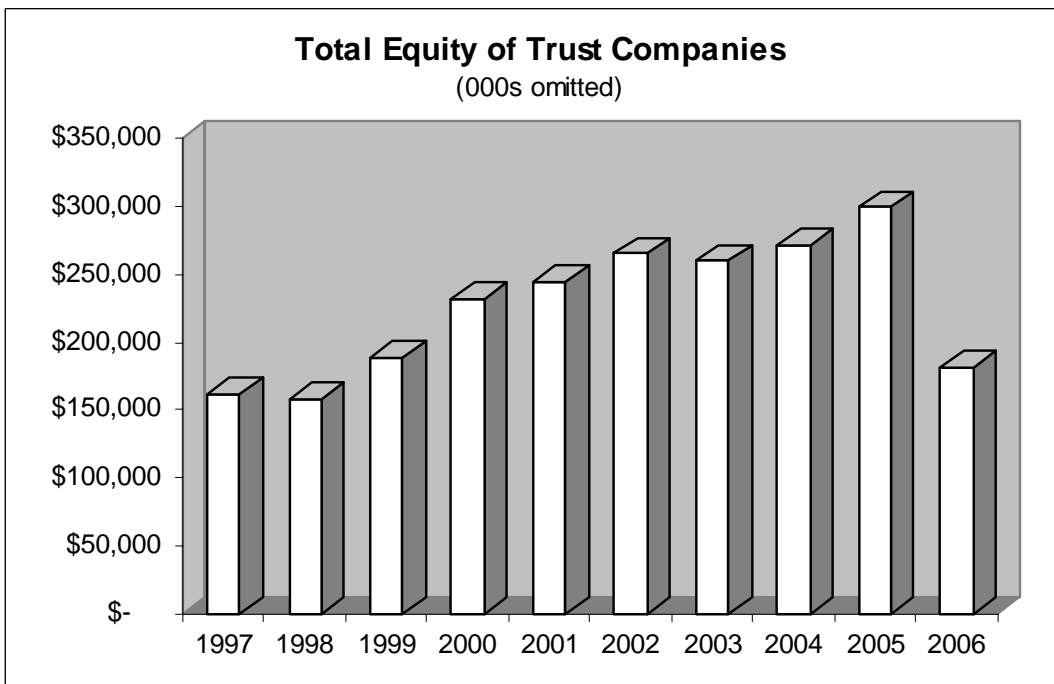
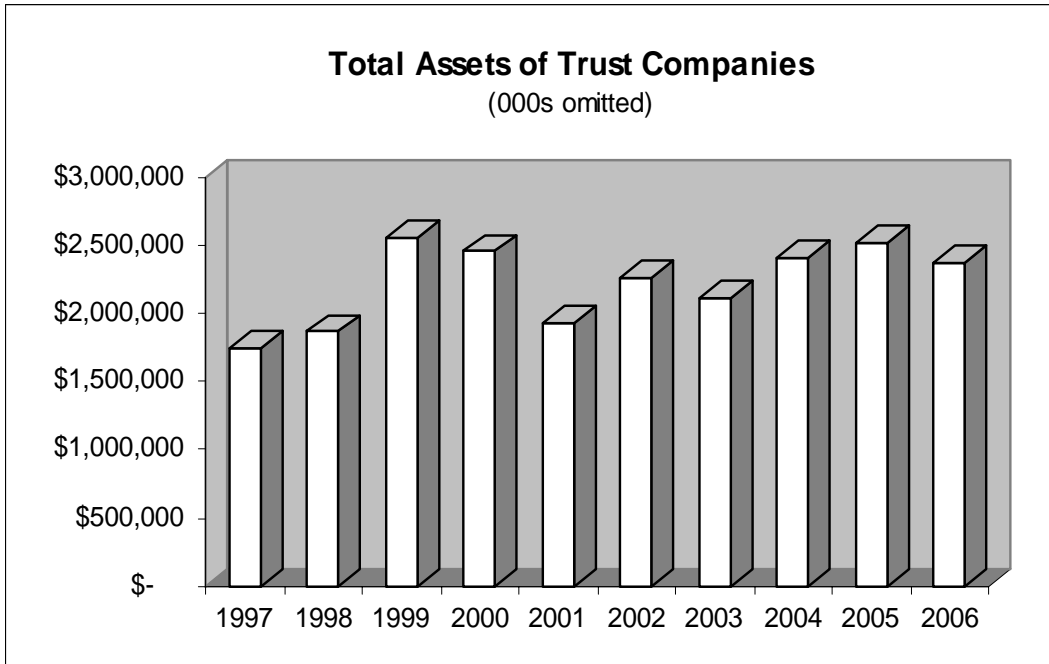
Trust Companies

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. Trust companies are permitted to apply to the FDIC for federal deposit insurance and if approved, authorized to accept and maintain savings deposits, time deposits, and certificates of deposit. As of December 31, 2006, there were two depository trust companies and six non-depository trust companies in Colorado.

Fiduciary, or trust assets, held by Colorado trust companies increased \$8.7 billion during 2006 to \$79,226,415,000. The strong growth in trust assets continues a four year trend, following the economic downturn and recovery. Corporate trust assets declined slightly, while aggregate trust company capital declined substantially, as the result of a merger and one-time dividend. Nevertheless the industry remains well-capitalized with strong earnings, as reflected in the following charts:



Industry Condition

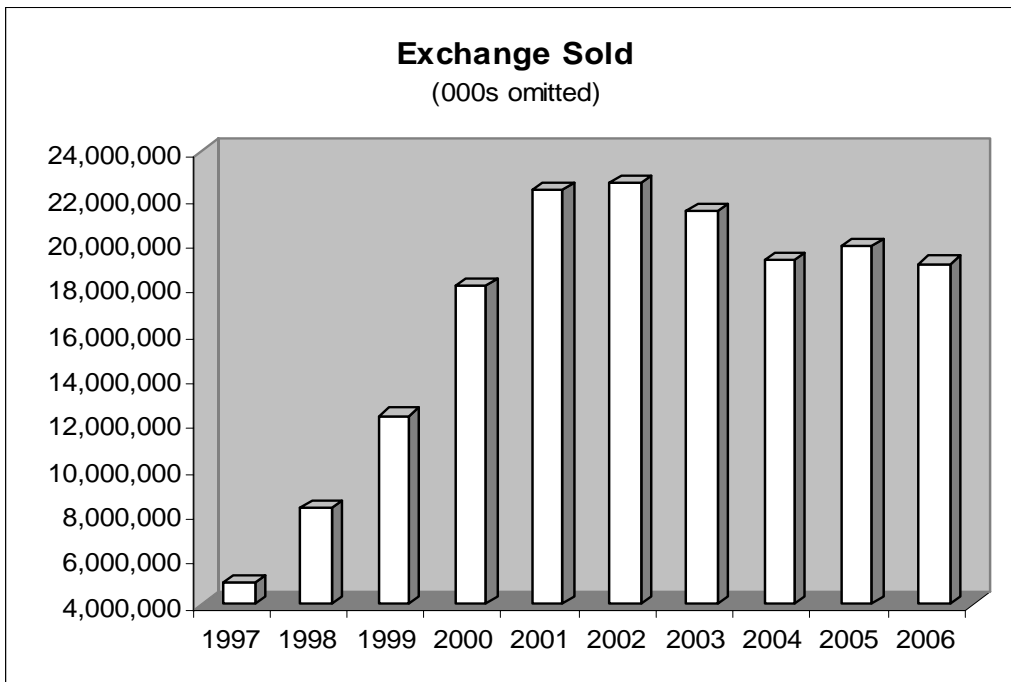


Industry Condition

Money Transmitter Companies

As of December 31, 2006, there were thirty two 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 2006 by Colorado licensed money transmitters, was slightly over \$19 billion, as reflected in the chart below. The Division continues to aggressively monitor money transmission advertisements and other information sources to identify entities that may be conducting an unlicensed money service business in Colorado. The proliferation of smart card and other stored value cards has resulted in an increase number of license applications and investigations. The increasing trend in the number of licensees is expected to continue, even though the actual volume of exchange sold has remained fairly flat for the last three years, as the volume of paper based products, such as travelers checks and money orders, has declined.



Commercial Bank – Comparative Abstract

(000s Omitted)

ASSETS	108 Banks 12/31/06	Percent to Total	113 Banks 12/31/05	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	1,023,948	3.62%	1,102,111	(78,163)	(7.09%)
Securities					
- Held to Maturity	2,305,790	8.15%	2,015,954	289,836	14.38%
- Available for Sale	4,962,415	17.53%	4,910,464	51,951	1.06%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	826,160	2.92%	838,452	(12,292)	(1.47%)
Loans and Leases, Net of Unearned Income	17,465,245	61.70%	15,603,236	1,862,009	11.93%
Less: Allowance for Loan and Lease Losses	201,088	0.71%	178,074	23,014	12.92%
Loans and Leases, Net	17,264,157	60.99%	15,425,162	1,838,995	11.92%
Assets Held in Trading Accounts	0	0.00%	0	0	
Premises and Fixed Assets	713,649	2.52%	675,272	38,377	5.68%
Other Real Estate Owned	53,566	0.19%	37,407	16,159	43.20%
Investments in Unconsolidated Subsidiaries	4,651	0.02%	3,198	1,453	45.43%
Acceptances	0	0.00%	522	(522)	(100.00%)
Intangible Assets	594,264	2.10%	593,664	600	0.10%
Other Assets	557,960	1.97%	472,988	84,972	17.96%
Total Assets	28,306,560	100.00%	26,075,224	2,231,336	8.56%
LIABILITIES					
Deposits					
Noninterest Bearing	4,467,830	15.78%	4,680,369	(212,539)	(4.54%)
Interest Bearing	19,588,261	69.20%	17,298,220	2,290,041	13.24%
Federal Funds Purchased/Securities Sold	489,386	1.73%	535,640	(46,254)	(8.64%)
Demand Notes Issued to U.S. Treasury	0	0.00%	0		
Trading Liabilities	0	0.00%	0		
Other Borrowed Money	687,011	2.43%	746,868	(59,857)	(8.01%)
Mortgage Indebtedness and Obligations Under Capitalized Leases	0	0.00%	0	0	
Banks' Liability on Acceptances	0	0.00%	522	(522)	
Subordinated Notes and Debentures	1,000	0.00%	155,099	(154,099)	
Other Liabilities	193,803	0.68%	23,417,718	(23,223,915)	(99.17%)
Total Liabilities	25,427,291	89.83%	23,417,718	2,009,573	8.58%
Minority interest in consolidated subsidiaries	1,146	0.00%	3,838	(2,692)	
EQUITY CAPITAL					
Perpetual Preferred Stock	470	0.00%	470	0	0.00%
Common Stock	159,149	0.56%	158,878	271	0.17%
Surplus	1,531,097	5.41%	1,407,451	123,646	8.79%
Undivided Profits/Capital Reserves	1,207,216	4.26%	1,087,490	119,726	11.01%
Accumulated other income	7,191	0.03%	(621)	7,812	(1257.97%)
Other Equity Capital Components	(27,000)	(0.10%)	0	(27,000)	
Total Equity Capital	2,878,123	10.17%	2,653,668	224,455	8.46%
Total Liabilities and Equity Capital	28,306,560	100.00%	26,075,224	2,231,336	8.56%

Commercial Bank – Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	1,325,570	
Income from lease financing receivables	2,661	
Interest income on balance due from depository institution	6,916	
Interest and dividend income on securities	356,761	
Interest income from assets held in trading	0	
Interest income of federal funds sold and securities purchased under agreement to resell	37,358	
Other Interest Income	7,121	
Total Interest Income	1,736,387	
Interest Expense:		
Interest on deposits	598,736	
Interest on federal funds purchase and securities sold under agreements to repurchase	27,201	
Interest on trading liabilities and other borrowed money	33,747	
Interest on subordinated notes and debentures	77	
Total Interest Expense	659,761	
Net Interest Income		1,076,626
Provision for Loan Losses		53,871
Noninterest Income:		
Income from fiduciary activities	10,639	
Service charges on deposit accounts	108,088	
Trading Revenue	0	
Investment banking, advisory, brokerage, and underwriting fees and commissions	2,757	
Venture capital revenue	0	
Net servicing fees	1,717	
Net securitization income	0	
Insurance commission and fees	1,582	
Net gains (losses) on sales of loans and leases	14,950	
Net gains (losses) on sales of other real estate owned	(399)	
Net gains (losses) on sales of other assets (excluding securities)	(71)	
Other Noninterest Income	104,155	
Total Noninterest Income		243,418
Gain (Loss) on Securities not Held in Trading Accounts		(102)
Noninterest Expense:		
Salaries	397,555	
Expenses of premises and fixed assets	103,966	
Amortization expense of intangible assets (including goodwill)	16,690	
Other Noninterest Expense	277,508	
Total Noninterest Expense		795,719
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	470,352	
Applicable Income Taxes	115,595	
Income (Loss) before extraordinary items and other adjustments	354,757	
Extraordinary Items and Other Adjustments, Net of Income Taxes	106	
Net Income		354,863
Return on Average Assets		1.35%

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	\$15,715	\$18,770	\$75,653	\$933	\$3,062	\$121,181	\$109,119	\$110,412	\$10,769	2.59
ALAMOSA	First Southwest Bank	\$8,780	\$10,407	\$153,364	\$1,597	\$3,161	\$195,068	\$145,311	\$171,752	\$23,316	1.03
ARVADA	Bank of Choice Colorado	\$18,525	\$62,703	\$321,661	\$3,525	\$13,870	\$476,559	\$399,134	\$403,077	\$73,482	2.08
ARVADA	FirstBank of Arvada	\$4,937	\$209,153	\$61,276	\$615	\$4,426	\$297,844	\$276,677	\$279,965	\$17,879	1.61
AULT	Farmers Bank	\$2,222	\$5,033	\$129,024	\$956	\$1,318	\$146,475	\$128,525	\$131,116	\$15,359	2.80
AURORA	Citywide Banks	\$79,024	\$176,128	\$641,125	\$9,013	\$13,946	\$923,037	\$774,490	\$841,809	\$81,227	2.14
AURORA	Commerce Bank	\$1,961	\$23,369	\$70,031	\$628	\$496	\$96,797	\$75,484	\$87,996	\$8,801	2.68
AURORA	FirstBank of Aurora	\$5,098	\$239,474	\$82,968	\$958	\$14,683	\$363,110	\$337,780	\$340,654	\$22,456	1.45
AVON	FirstBank of Avon	\$10,750	\$155,377	\$161,232	\$1,452	\$6,122	\$360,439	\$336,402	\$339,121	\$21,318	1.45
BAYFIELD	Pine River Valley Bank	\$1,796	\$33,078	\$68,261	\$576	\$4,364	\$115,000	\$105,872	\$106,648	\$8,352	1.15
BOULDER	FirstBank of Boulder	\$4,639	\$236,994	\$153,944	\$1,408	\$5,053	\$429,672	\$400,278	\$402,670	\$27,002	1.46
BOULDER	Flatirons Bank	\$576	\$12,251	\$29,919	\$341	\$90	\$47,257	\$37,152	\$37,437	\$9,820	2.04
BRECKENRIDGE	FirstBank of Breckenridge	\$3,515	\$48,877	\$84,698	\$793	\$1,773	\$139,546	\$120,058	\$130,953	\$8,593	1.37
BRIGHTON	Valley Bank and Trust	\$13,627	\$49,092	\$166,496	\$2,681	\$13,287	\$260,830	\$238,909	\$240,102	\$20,728	0.42
BROOMFIELD	Summit Bank & Trust	\$155	\$0	\$14,952	\$191	\$5,845	\$21,589	\$6,514	\$7,809	\$13,780	-56.65
BRUSH	The Farmers State Bank of Brush	\$1,367	\$14,621	\$16,494	\$205	\$131	\$35,033	\$29,871	\$30,007	\$5,026	0.97
BUENA VISTA	Collegiate Peaks Bank	\$4,163	\$20,486	\$49,653	\$821	\$2,678	\$99,160	\$70,578	\$80,950	\$18,210	1.25
BURLINGTON	The Bank of Burlington	\$2,129	\$30,791	\$7,807	\$138	\$174	\$42,162	\$38,952	\$39,064	\$3,098	1.01
CALHAN	Farmers State Bank of Calhan	\$3,807	\$33,280	\$84,698	\$1,490	\$3,822	\$129,955	\$106,790	\$114,180	\$15,775	1.20
CASTLE ROCK	BankWest	\$8,124	\$24,010	\$330,436	\$3,139	\$3,769	\$370,628	\$324,895	\$337,646	\$32,982	0.80
CASTLE ROCK	Castle Rock Bank	\$6,244	\$5,764	\$86,448	\$887	\$6,256	\$109,543	\$99,098	\$101,542	\$8,001	1.62
CASTLE ROCK	FirstBank of Douglas County	\$2,549	\$196,636	\$73,529	\$633	\$3,933	\$290,095	\$263,277	\$266,699	\$23,396	1.70
CHEYENNE	The Eastern Colorado Bank	\$4,454	\$20,959	\$127,146	\$1,424	\$2,548	\$159,160	\$110,901	\$144,109	\$15,051	1.28
WELLS	Cheyenne Mountain Bank	\$1,891	\$9,751	\$29,639	\$390	\$257	\$44,430	\$39,251	\$39,324	\$5,106	1.47
COLORADO SPRINGS	FirstBank of Colorado Springs	\$2,838	\$84,801	\$59,739	\$594	\$5,182	\$155,035	\$143,509	\$146,242	\$8,793	0.87
COLORADO SPRINGS	FirstBank of El Paso County	\$2,195	\$77,855	\$33,011	\$318	\$9,192	\$124,469	\$116,492	\$117,342	\$7,127	0.81
COLORADO SPRINGS	The Bank at Broadmoor	\$5,077	\$15,980	\$86,333	\$914	\$5,628	\$136,060	\$123,365	\$124,220	\$11,840	1.98
COLORADO SPRINGS	The Citadel Bank	\$25,023	\$9,873	\$21,832	\$274	\$2,364	\$65,126	\$59,009	\$59,871	\$5,255	3.50
CORTEZ	The Citizens State Bank of Cortez	\$3,675	\$20,336	\$42,738	\$536	\$1,235	\$78,280	\$65,011	\$71,727	\$6,553	1.36
DENVER	Bank of Denver	\$9,624	\$36,593	\$127,966	\$976	\$8,069	\$185,025	\$158,451	\$168,083	\$16,942	0.50
DENVER	Bankers' Bank of the West	\$110,774	\$2,502	\$220,682	\$2,624	\$177	\$388,047	\$196,328	\$352,886	\$35,161	1.21
DENVER	First Western Trust Bank	\$1,391	\$12,068	\$109,640	\$934	\$820	\$139,190	\$106,901	\$122,933	\$16,257	0.80
DENVER	FirstBank of Cherry Creek	\$3,992	\$213,751	\$98,692	\$1,088	\$15,422	\$343,402	\$319,918	\$321,753	\$21,649	1.45

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
DENVER	FirstBank of Denver	\$4,708	\$122,004	\$218,308	\$2,298	\$5,536	\$352,315	\$323,372	\$329,955	\$22,360	1.59
DENVER	Guaranty Bank and Trust Company	\$28,306	\$120,823	\$1,151,844	\$13,966	\$46,186	\$1,640,724	\$1,183,947	\$1,255,874	\$384,850	1.27
DENVER	Premier Bank	\$3,169	\$16,467	\$71,194	\$1,733	\$973	\$101,946	\$83,575	\$91,132	\$10,814	-0.82
DENVER	Steele Street State Bank	\$1,846	\$12,640	\$106,035	\$1,176	\$5,141	\$134,427	\$114,419	\$114,951	\$19,476	0.70
DENVER	Young Americans Bank	\$374	\$12,189	\$66	\$21	\$0	\$13,927	\$12,954	\$13,051	\$875	-3.42
DOLORES	The Dolores State Bank	\$2,172	\$28,009	\$53,832	\$893	\$992	\$90,402	\$79,603	\$79,696	\$10,706	1.63
DURANGO	Bank of the San Juans	\$7,337	\$3,534	\$104,238	\$656	\$3,717	\$132,891	\$120,458	\$120,741	\$12,150	1.47
DURANGO	The Bank of Durango	\$1,286	\$406	\$22,548	\$746	\$1,320	\$31,044	\$28,012	\$28,225	\$2,819	-0.80
EDWARDS	Millennium Bank	\$4,465	\$15,174	\$103,510	\$905	\$4,757	\$130,861	\$111,392	\$117,939	\$12,922	-3.01
ENGLEWOOD	Centennial Bank	\$3,217	\$4,260	\$4,402	\$43	\$3,627	\$52,101	\$45,098	\$45,437	\$6,664	2.81
EVANS	Bank of Choice	\$7,748	\$25,632	\$370,835	\$3,770	\$21,268	\$445,380	\$344,122	\$407,750	\$37,630	0.64
EVERGREEN	FirstBank of Evergreen	\$2,208	\$67,455	\$42,957	\$419	\$6,033	\$120,667	\$112,515	\$113,061	\$7,606	0.98
FLAGER	High Plains Bank	\$2,947	\$6,394	\$71,494	\$933	\$1,089	\$83,943	\$70,173	\$75,392	\$8,551	1.67
FLORENCE	Rocky Mountain Bank & Trust Florence	\$5,619	\$72,610	\$40,138	\$828	\$3,313	\$129,119	\$92,427	\$120,209	\$8,910	1.14
FORT COLLINS	Bank of Colorado	\$64,146	\$464,222	\$1,123,477	\$18,293	\$35,864	\$1,724,328	\$1,448,374	\$1,571,728	\$152,600	1.61
FORT COLLINS	Centennial Bank of the West	\$17,229	\$46,811	\$794,385	\$13,933	\$23,911	\$1,062,629	\$776,901	\$822,608	\$240,021	0.80
FORT COLLINS	FirstBank of Northern Colorado	\$3,580	\$38,653	\$145,526	\$1,569	\$11,124	\$203,160	\$189,252	\$191,194	\$11,966	0.74
FORT COLLINS	Fort Collins Commerce Bank	\$1,271	\$0	\$52,147	\$695	\$762	\$54,521	\$45,844	\$46,246	\$8,275	0.42
FORT MORGAN	Fort Morgan State Bank	\$2,233	\$4,988	\$28,654	\$504	\$1,286	\$39,847	\$33,085	\$35,941	\$3,906	1.50
FORT MORGAN	The Farmers State Bank at Fort Morgan	\$2,286	\$69,774	\$62,552	\$1,328	\$245	\$140,549	\$105,760	\$119,902	\$20,647	1.90
FOWLER	The Fowler State Bank	\$3,302	\$25,056	\$23,533	\$751	\$52	\$52,146	\$45,381	\$45,658	\$6,488	0.27
GLENWOOD SPRINGS	Alpine Bank	\$85,954	\$319,648	\$1,390,907	\$11,207	\$67,252	\$2,010,826	\$1,752,538	\$1,811,849	\$197,832	1.70
GRAND JUNCTION	Timberline Bank	\$7,575	\$2,954	\$82,986	\$380	\$3,413	\$97,255	\$87,205	\$87,850	\$9,405	0.58
GREELEY	Cache Bank and Trust	\$4,627	\$22,248	\$102,533	\$698	\$4,691	\$135,797	\$118,435	\$125,178	\$10,619	0.43
GREELEY	FirstBank of Greeley	\$1,017	\$17,169	\$25,408	\$240	\$2,860	\$46,760	\$38,287	\$43,080	\$3,680	0.61
GREELEY	New Frontier Bank	\$16,342	\$162,978	\$1,047,238	\$10,658	\$7,467	\$1,322,021	\$1,074,788	\$1,196,757	\$125,264	1.42
GREELEY	New West Bank	\$1,330	\$19,317	\$51,004	\$669	\$2,742	\$86,610	\$78,433	\$79,564	\$7,046	1.00
GREELEY	Union Colony Bank	\$38,100	\$28,787	\$303,736	\$2,476	\$11,611	\$405,619	\$348,884	\$356,974	\$48,645	0.50
GREENWOOD VILLAGE	Community Banks of Colorado	\$47,905	\$21,383	\$1,122,547	\$7,230	\$26,010	\$1,251,295	\$1,065,412	\$1,130,655	\$120,640	1.06
GREENWOOD VILLAGE	First American State Bank	\$5,805	\$57,441	\$112,302	\$1,121	\$298	\$182,427	\$130,368	\$170,549	\$11,878	0.49
GREENWOOD VILLAGE	FirstBank of Tech Center	\$10,790	\$262,024	\$146,598	\$1,527	\$11,055	\$432,657	\$341,584	\$405,433	\$27,224	1.51
GUNNISON	The Gunnison Bank and Trust Company	\$2,840	\$540	\$58,506	\$850	\$2,761	\$69,788	\$62,628	\$64,528	\$5,260	1.55
HOTCHKISS	The First State Bank of Hotchkiss	\$5,747	\$12,768	\$32,081	\$556	\$627	\$54,197	\$46,649	\$46,874	\$7,323	2.17

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
KIT CARSON	Kit Carson State Bank The Colorado Bank and Trust Company of La Junta	\$1,506	\$18,373	\$28,185	\$454	\$509	\$51,479	\$45,326	\$45,873	\$5,606	0.50
LA JUNTA	The State Bank - La Junta	\$2,676	\$28,724	\$41,386	\$808	\$4,263	\$78,410	\$68,235	\$72,080	\$6,330	0.46
LA JUNTA		\$6,932	\$13,290	\$58,255	\$586	\$5,322	\$91,359	\$76,309	\$80,821	\$10,538	1.00
LAKEWOOD	FirstBank of Colorado	\$55,983	\$411,880	\$307,263	\$4,304	\$9,917	\$865,618	\$799,639	\$805,752	\$59,866	1.53
LAKEWOOD	FirstBank of Lakewood	\$4,488	\$196,226	\$68,827	\$666	\$8,284	\$287,126	\$265,181	\$267,290	\$19,836	1.73
LAKEWOOD	Front Range Bank Colorado East Bank & Trust	\$2,261	\$22,690	\$64,722	\$730	\$4,733	\$98,213	\$88,404	\$89,710	\$8,503	0.35
LAMAR		\$13,001	\$147,252	\$283,655	\$2,336	\$15,209	\$487,170	\$412,582	\$446,229	\$40,941	0.55
LEADVILLE	First Mountain Bank	\$7,066	\$0	\$14,361	\$251	\$374	\$22,152	\$16,812	\$20,546	\$1,605	1.36
LITTLETON	FirstBank FirstBank of Arapahoe County	\$5,547	\$173,231	\$92,831	\$918	\$4,452	\$278,123	\$235,871	\$260,775	\$17,348	1.15
LITTLETON		\$3,530	\$201,477	\$82,954	\$657	\$5,727	\$311,050	\$287,296	\$290,437	\$20,613	1.66
LITTLETON	FirstBank of Littleton FirstBank of South Jeffco	\$4,504	\$223,625	\$128,499	\$1,276	\$8,547	\$367,048	\$341,364	\$344,525	\$22,523	1.26
LITTLETON		\$4,841	\$323,353	\$160,361	\$1,621	\$9,203	\$509,398	\$474,111	\$477,864	\$31,534	1.68
LONGMONT	FirstBank of Longmont	\$5,052	\$189,167	\$106,743	\$923	\$10,264	\$334,689	\$308,580	\$312,371	\$22,318	1.08
LOUISVILLE	FirsTier Bank	\$4,773	\$0	\$236,326	\$2,690	\$5,135	\$284,271	\$259,713	\$261,206	\$23,065	1.41
LOUISVILLE	Heritage Bank	\$15,911	\$68,823	\$313,720	\$4,086	\$11,383	\$435,050	\$370,924	\$400,719	\$34,331	-0.07
LOVELAND	Advantage Bank	\$7,014	\$11,792	\$308,344	\$3,495	\$5,063	\$344,589	\$305,021	\$312,747	\$31,842	1.31
LOVELAND	Home State Bank	\$15,156	\$92,526	\$338,010	\$4,272	\$14,906	\$467,929	\$415,336	\$426,500	\$41,429	1.02
MANCOS	Mancos Valley Bank	\$3,079	\$19,265	\$34,222	\$437	\$769	\$60,215	\$56,321	\$56,478	\$3,737	1.48
MCCLAVE	McClave State Bank	\$519	\$3,846	\$12,151	\$466	\$580	\$18,191	\$16,334	\$16,445	\$1,746	0.46
MONTROSE	MontroseBank	\$6,252	\$11,156	\$131,621	\$1,183	\$5,035	\$164,749	\$149,878	\$150,236	\$14,513	2.69
MONUMENT	Integrity Bank & Trust The Citizens State Bank of Ouray	\$3,198	\$5,345	\$45,785	\$455	\$2,463	\$61,660	\$51,208	\$56,284	\$5,376	1.37
OURAY		\$2,307	\$26,720	\$31,937	\$307	\$634	\$66,574	\$58,539	\$58,812	\$7,762	1.58
PAGOSA SPRINGS	Citizens Bank of Pagosa Springs	\$2,012	\$18,510	\$60,935	\$652	\$2,435	\$87,335	\$77,707	\$81,266	\$6,069	1.32
PAONIA	Paonia State Bank	\$5,288	\$10,385	\$26,443	\$358	\$1,273	\$49,741	\$41,043	\$42,104	\$7,637	0.63
PARKER	Champion Bank	\$355	\$1,206	\$21,263	\$151	\$1,941	\$25,853	\$22,665	\$22,760	\$3,093	0.00
PARKER	FirstBank of Parker The Pueblo Bank and Trust Company	\$2,218	\$86,841	\$30,518	\$243	\$6,337	\$126,618	\$111,822	\$118,768	\$7,850	1.03
PUEBLO		\$14,351	\$40,173	\$276,858	\$4,766	\$11,115	\$360,483	\$312,427	\$318,654	\$41,829	4.41
SILVERTHORN E	FirstBank of Silverthorne	\$5,776	\$64,569	\$81,233	\$855	\$4,278	\$163,595	\$151,796	\$153,482	\$10,113	1.52
THORNTON	FirstBank of Adams County	\$2,974	\$68,223	\$29,875	\$330	\$7,540	\$122,641	\$113,161	\$113,890	\$8,751	1.25
THORNTON	North Valley Bank	\$2,416	\$15,202	\$90,926	\$801	\$3,783	\$115,828	\$105,764	\$106,278	\$9,551	2.90
TRINIDAD	International Bank	\$1,823	\$13,800	\$37,515	\$383	\$2,348	\$63,940	\$58,959	\$59,193	\$4,747	1.57
VAIL	FirstBank of Vail	\$6,009	\$87,382	\$192,215	\$1,850	\$6,102	\$296,141	\$275,087	\$276,907	\$19,234	1.29
WALDEN	Mountain Valley Bank	\$3,486	\$4,373	\$76,243	\$582	\$2,628	\$93,470	\$81,286	\$84,414	\$9,056	0.83

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
WALSH	Colorado State Bank of Walsh	\$3,004	\$10,877	\$19,269	\$288	\$151	\$37,470	\$32,814	\$32,997	\$4,473	1.04
WESTCLIFFE	Colorado Mountain Bank	\$2,344	\$5,356	\$67,813	\$970	\$782	\$79,274	\$71,857	\$72,153	\$7,121	1.46
WESTMINSTER	FirstBank North	\$4,675	\$224,504	\$60,070	\$563	\$9,450	\$316,723	\$294,147	\$296,640	\$20,083	1.62
WHEAT RIDGE	FirstBank of Wheat Ridge	\$2,430	\$172,330	\$82,719	\$825	\$5,592	\$272,053	\$250,357	\$252,350	\$19,703	1.65
WILEY	The State Bank of Wiley	\$3,649	\$21,758	\$90,158	\$919	\$3,326	\$121,135	\$82,574	\$96,600	\$24,535	2.08
WINDSOR	Signature Bank	\$803	\$681	\$27,604	\$252	\$3,827	\$33,792	\$26,373	\$26,501	\$7,291	0.71
WOODLAND PARK	Park State Bank & Trust	\$4,387	\$18,109	\$68,589	\$408	\$5,579	\$98,058	\$86,369	\$90,309	\$7,750	0.92
WRAY	Wray State Bank	\$2,006	\$13,483	\$30,832	\$613	\$1,843	\$52,679	\$44,187	\$48,118	\$4,561	1.60
YUMA	Colorado Community Bank	\$10,228	\$6,561	\$315,401	\$6,234	\$19,411	\$383,285	\$336,535	\$344,127	\$39,158	1.96
		\$1,023,948	\$7,268,205	\$17,465,245	\$201,088	\$713,649	\$28,306,560	\$24,056,091	\$25,427,291	\$2,878,123	

Industrial Bank – Comparative Abstract

(000s Omitted)

ASSETS	4 Banks 12/31/06	Percent to Total	4 Banks 12/31/05	Increase (Decrease)	Percent Change
Cash and Balances Due From Depository Institutions	35,899	9.69%	43,493	(7,594)	(17.46%)
Securities					
- Held to Maturity	992	0.27%	2,291	(1,299)	(56.70%)
- Available for Sale	190,006	51.30%	167,534	22,472	13.41%
Federal Funds Sold and Securities Purchased Under Agreements to Resell	10,176	2.75%	12,684	(2,508)	(19.77%)
Loans and Leases, Net of Unearned Income	105,499	28.48%	144,131	(38,632)	(26.80%)
Less: Allowance for Loan and Lease Losses	3,616	0.98%	4,028	(412)	(10.23%)
Loans and Leases, Net	101,883	27.51%	103,903	(2,020)	(1.94%)
Premises and Fixed Assets	10,509	2.84%	10,971	(462)	(4.21%)
Other Real Estate Owned	0	0.00%	0	0	
Intangible Assets	1,354	0.37%	2,321	(967)	(41.66%)
Other Assets	19,584	5.29%	88,676	(69,092)	(77.92%)
Total Assets	370,403	100.00%	468,073	(97,670)	(20.87%)

LIABILITIES

Deposits:					
Noninterest Bearing	1,118	0.30%	4,469	(3,351)	(74.98%)
Interest Bearing	204,393	55.18%	217,290	(12,897)	(5.94%)
Other Borrowed Money	6,318	1.71%	29,501	(23,183)	(78.58%)
Other Liabilities	33,111	8.94%	96,952	(63,841)	(65.85%)
Total Liabilities	244,940	66.13%	348,212	(103,272)	(29.66%)

EQUITY CAPITAL

Common Stock	1,642	0.44%	1,642	0	0.00%
Surplus	93,513	25.25%	94,686	(1,173)	(1.24%)
Undivided Profits/Capital Reserves	31,209	8.43%	24,405	6,804	27.88%
Accumulated Other Income	(901)	(0.24%)	(872)	(29)	3.33%
Other Equity Capital Components	0	0.00%	0	0	
Total Equity Capital	125,463	33.87%	119,861	5,602	4.67%
Total Liabilities and Equity Capital	370,403	100.00%	468,073	(97,670)	(20.87%)

Industrial Bank – Income Statement

(000s Omitted)

Interest Income:		
Interest and fees on loans	12,922	
Income from lease financing receivables	0	
Interest income on balance due from depository institution	729	
Interest and dividend income on securities	9,509	
Interest income from assets held in trading		
Interest income of federal funds sold and securities purchased under agreement to resell	730	
Other Interest Income	178	
Total Interest Income	24,068	
Interest Expense:		
Interest on deposits	6,538	
Interest on federal funds purchase and securities sold under agreements to repurchase	0	
Interest on trading liabilities and other borrowed money	1,198	
Interest on subordinated notes and debentures	0	
Total Interest Expense	7,736	
Net Interest Income		16,332
Provision for Loan Losses		1,453
Noninterest Income:		
Income from fiduciary activities	0	
Service charges on deposit accounts	268	
Trading Revenue	0	
Investment banking, advisory, brokerage, and underwriting fees and commissions	0	
Venture capital revenue	0	
Net servicing fees	1,536	
Net securitization income	0	
Insurance commission and fees	0	
Net gains (losses) on sales of loans and leases	183	
Net gains (losses) on sales of other real estate owned	0	
Net gains (losses) on sales of other assets (excluding securities)	(1)	
Other Noninterest Income	11,978	
Total Noninterest Income		13,964
Gain (Loss) on Securities not Held in Trading Accounts		4,430
Noninterest Expense:		
Salaries	7,173	
Expenses of premises and fixed assets	1,406	
Amortization expense of intangible assets (including goodwill)	967	
Other noninterest expense	5,142	
Total Noninterest Expense		14,688
Income (Loss) before Income Tax and Extraordinary Items and Other Adjustments	18,585	
Applicable Income Taxes	5,554	
Income (Loss) before Extraordinary Items and Other Adjustments	13,031	
Extraordinary Items and Other Adjustments, Net of Income Taxes	0	
Net Income		13,031
Return on Average Assets		3.20%

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	\$1,824	\$72,998	\$70,873	\$3,307	\$4,709	\$165,740	\$130,634	\$132,509	\$33,231	0.73
DENVER	Trust Industrial Bank	\$5	\$2,711	\$0	\$0	\$0	\$2,734	\$567	\$586	\$2,148	2.86
ENGLEWOOD	First Financial Bank	\$33,789	\$103,093	\$57	\$0	\$0	\$148,016	\$31,160	\$62,624	\$85,392	7.4
GRAND JUNCTION	Home Loan Industrial Bank	\$281	\$12,196	\$34,569	\$309	\$5,800	\$53,913	\$43,150	\$49,221	\$4,692	0.69
		\$35,899	\$190,998	\$105,499	\$3,616	\$10,509	\$370,403	\$205,511	\$244,940	\$125,463	

Trust Company – Comparative Abstract

(000s Omitted)

ASSETS	8 Trust 12/31/2006	Percent to Total	9 Trust 12/31/2005	Increase (Decrease)	Percent Change
Cash and Balances Due From Banks	9,433	0.40%	14,303	(4,870)	(34.05%)
Securities	2,166,154	91.32%	2,285,663	(119,509)	(5.23%)
Fees Receivable, Expenses, Fixed/Other Assets	196,430	8.28%	219,699	(23,269)	(10.59%)
Total Assets	2,372,017	100.00%	2,519,665	(147,648)	(5.86%)

LIABILITIES	8 Trust 12/31/2006	Percent to Total	9 Trust 12/31/2005	Increase (Decrease)	Percent Change
Deposits	1,981,776	83.55%	2,006,662	(24,886)	(1.24%)
Accounts Payable	144	0.01%	1,669	(1,525)	(91.37%)
Notes Payable, Other Liabilities	209,291	8.82%	211,960	(2,669)	(1.26%)
Total Liabilities	2,191,211	92.38%	2,220,291	(29,080)	(1.31%)

CAPITAL	8 Trust 12/31/2006	Percent to Total	9 Trust 12/31/2005	Increase (Decrease)	Percent Change
Perpetual Preferred Stock	916	0.04%	1,911	(995)	(52.07%)
Common Stock	4,102	0.17%	30,207	(26,105)	(86.42%)
Surplus and Retained Earnings	176,577	7.44%	268,147	(91,570)	(34.15%)
Accumulated Other Income	(789)	(0.03%)	(891)	102	0
Total Capital	180,806	7.62%	299,374	(118,568)	(39.61%)
Total Liabilities and Equity Capital	2,372,017	100.00%	2,519,665	(147,648)	(5.86%)

TRUST ACCOUNTS	8 Trust 12/31/2006	9 Trust 12/31/2005	Increase (Decrease)	Percent Change
Total Trust Assets	79,226,415	70,469,492	8,756,923	12.43%
Number of Trust Accounts (Actual)	397,320	393,842	3,478	0.88%
Trust Account Average	199,402	178,928	20,474	11.44%

Trust Company – Income Statement

(000s Omitted)

Income

Trust administrative fee income	69,708	
Interest and dividend income earned	114,940	
Other Income	231	
Total Income		184,879

Expenses

Interest expense	19,238	
Salaries and employee benefits	74,866	
Expenses of premises and fixed assets	20,439	
Other expenses	32,650	
Provision for Loan Losses	0	
Total Expenses		147,193
Net Income Before Taxes		37,686
Gain (Loss) on Securities not Held in Trading Accounts		762
Applicable Income Taxes		11,987
Extraordinary Items and Other Adjustments, Net of Income Taxes		0
Net Income		26,461

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
ENGLEWOOD	Trust Company of America	\$8,042	\$229,663	\$3,536	\$4,469	\$0	\$246,301	\$5,400,364	\$226,217	\$1,922	\$18,162	\$4,231
DENVER	Fiserv Trust Company	\$471	\$1,918,849	\$6,116	\$38,349	\$13,497	\$2,103,521	\$45,906,540	\$1,755,559	\$206,586	\$141,376	\$19,380
DENVER	Investment Trust Company Investors Independent Trust Company	\$16	\$257	\$0	\$174	\$0	\$868	\$191,176	\$0	\$0	\$868	\$213
BOULDER	Members Trust Company of CO, Inc.	\$195	\$1,019	\$66	\$50	\$3	\$1,500	\$249,232	\$0	\$219	\$1,240	\$185
DENVER	MG Trust Company, LLC	\$319	\$500	\$5	\$29	\$0	\$935	\$128,282	\$0	\$27	\$833	-\$600
DENVER	Orchard Trust Company, LLC	\$517	\$8,413	\$410	\$556	\$0	\$11,003	\$23,847,049	\$0	\$509	\$10,494	\$1,389
GREENWOOD VILLAGE	Sentinel Trust Company	\$96	\$2,922	\$0	\$214	\$0	\$3,232	\$3,245,412	\$0	\$0	\$3,204	\$489
DENVER		-\$223	\$4,531	\$0	\$30	\$0	\$4,657	\$258,360	\$0	\$28	\$4,629	\$1,174
		\$9,433	\$2,166,154	\$10,133	\$43,871	\$13,500	\$2,372,017	\$79,226,415	\$1,981,776	\$209,291	\$180,806	\$26,461

Financial Institution Activity

ACTIVITY	EFFECTIVE DATE
De Novo State Charters	
<u>Commercial Bank</u>	
Bank of Choice Colorado, Arvada, Jefferson County	03/21/2006
Summit Bank & Trust, Broomfield, Broomfield County	11/01/2006
Licensing - Money Order/Transmitter Company	
Ruesch International, Inc. Washington, D.C.	04/04/2006
Transcend LLC, Mason, Ohio	04/21/2006
IPP of America, Fairfield, New Jersey	05/22/2006
MNESVC, Inc., Seattle, Washington.....	07/11/2006
Dar al Tawakul General Trading, LLC, Minneapolis, Minnesota	10/05/2006
Loan Production Offices (LPOs)	
Saehan Bank, Los Angeles, California	02/21/2006
Mirae Bank, Los Angeles, California.....	03/01/2006
Hanmi Bank, Los Angeles, California	05/02/2006
Colorado Capital Bank, Castle Rock, Douglas County.....	10/04/2006
First Southwest Bank, Alamosa, Alamosa County	11/15/2006
Electronic Data Processors (EDP)	
Capitol Bancorp, Ltd., Phoenix, Arizona	05/02/2006
Name Changes	
<u>Commercial Bank State Charter</u>	
The State Bank - La Junta, La Junta, Otero County.....	07/01/2006
To: The State Bank	
<u>Money Order/Transmitter Company</u>	
Giomex, Inc., Lake Forest, California	01/18/2006
To: OMNEX Group, Inc.	
RIA Telecommunications, Inc., Cerritos, California	02/15/2006
To: Continental Exchange Solutions, Inc. (CES)	
<u>Electronic Data Processor</u>	
Innovest Systems, LLC, St. Louis, Missouri	10/02/2006
To: SAVVIS, Inc.	
I-Tech, Billings, Montana	10/26/2006
To: I-Tech Corporation	

Financial Institution Activity

ACTIVITY

EFFECTIVE DATE

Mergers

Commercial Bank State Charter into National Bank Charter

Olathe State Bank, Olathe, Montrose County..... 06/23/2006

Into: The First National Bank of Independence, Kansas

The State Bank, Rocky Ford, Otero County 06/30/2006

Into: First Tennessee Bank National Association

Valley State Bank, Lamar, Prowers County..... 09/02/2006

Into: Girard National Bank

WestStar Bank, Vail, Eagle County 09/12/2006

Into: U.S. Bank National Association

Mountain States Bank, Denver, Denver County 09/16/2006

Into: UMB Bank Colorado, National Association

Centennial Bank of Pueblo, Pueblo, Pueblo County 09/23/2006

Into: Wells Fargo Bank, N.A.

Colonial Bank, Aurora, Arapahoe County 11/04/2006

Into: Hillcrest Bank

National Bank Charter into Commercial Bank State Charter

First National Bank, Telluride, San Miguel County 01/03/2006

Into: Alpine Bank, Glenwood Springs, Garfield County

First National Bank of Tribune, Tribune, Kansas 07/25/2006

Into: Colorado East Bank & Trust, Lamar, Prowers County

National Bank Charter into National Bank Charter

Fremont National Bank of Canon City, Canon City, Fremont County 09/23/2006

Into: Wells Fargo Bank, N.A.

Conversions

National Bank Charter into Commercial State Bank Charter

First National Bank of Arvada, Arvada, Jefferson County 03/17/2006

Into: Bank of Choice Colorado

Ceased Operations in Colorado - Money Order/Transmitter Company

Trans-Fast Remittance, Inc., New York, New York 09/15/2006

Transcend LLC, Mason, Ohio 12/31/2006

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
1475 North Denver Avenue
Loveland 80538
970-622-1982

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

Alamosa State Bank

2225 Main Street
Alamosa 81101
719-589-2564

Alamosa State Bank
601 Main 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 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-Battlement Mesa
Branch
82 Sipprelle Drive
Parachute 81635
970-285-7100

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

Alpine Bank, Durango Branch
1099 Main Avenue
Durango 81301
970-375-7689

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

Alpine Bank, East Montrose
1400 East Main Street
Montrose 81401
970-249-0400

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

Alpine Bank, Fruita Branch
125 North Park Square
Fruita 81521
970-858-7473

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

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

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

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

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

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

Alpine Bank, Mall Branch
2424 F Road
Grand Junction 81505
970-243-5200

Directory

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

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

Alpine Bank, Ouray
917 Main Street
Ouray 81427
970-325-4200

Alpine Bank, Ridgway
133 North Lena
Ridgway 81432
970-626-4100

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 80487
970-871-1901

Alpine Bank, Telluride
120 South Pine Street
Telluride 81435
970-254-2030

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

Alpine Bank-West Glenwood
50891 Highway 6 & 24
Glenwood Springs 81601
970-384-4330

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

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

Bank of Choice-10th Street
Greeley
3870 West Tenth Street
Greeley 80634
970-352-6400

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

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

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

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

Bank of Choice Colorado
7530 Grandview Avenue
Arvada 80002
303-422-1441

Bank of Choice Colorado-Aurora
3095 South Parker Road
Aurora 80014
303-671-9000

Bank of Choice Colorado-
Downtown Denver
1110 Seventeenth Street
Denver 80202
303-892-8722

Bank of Choice Colorado-
Elizabeth
120 South Elizabeth Street
Elizabeth 80107
303-646-5000

Bank of Choice Colorado-
Englewood
3501 South Broadway
Englewood 80110
303-761-1052

Bank of Choice Colorado-Kiowa
326 Comanche Street
Kiowa 80117
303-621-9000

Bank of Choice Colorado-Parker
at 20 Mile
18601 East Mainstreet
Parker 80134
303-841-5800

Bank of Choice Colorado-Parker
at Stroh Ranch
12907 South Parker Road
Parker 80134
303-841-4848

Bank of Choice Colorado-South
Denver
2693 West Evans Avenue
Denver 80219
303-937-1110

Bank of Choice Colorado-West
52nd Avenue Branch
6870 West 52nd Avenue
Suite 107
Arvada 80002
303-245-2577

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

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

Directory

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

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

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

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

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

Bank of Colorado
2779 Crossroads Boulevard
Grand Junction 81506
970-245-1600

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

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

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

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

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

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

Bank of Colorado-Delta
145 West Fourth Street
Delta 81416
970-874-4979

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

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

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-Mobile Branch
1199 Main Avenue
Durango 81302
970-247-5152

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

Bank of Colorado-Mobile Branch,
Olathe
500 U S Highway 50 Business
Loop
Olathe 81425

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

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

Bank of Colorado-Olathe
500 U S Highway 50 Business
Olathe 81425
970-323-5565

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

Directory

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

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

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

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

Bank of Denver

810 East Seventeenth Avenue
Denver 80218
303-572-3600

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

The Bank of Denver Golden
Triangle Branch
606 West Colfax Avenue
Denver 80217
303-572-3600

The Bank of Denver Leetsdale
Branch
530 South Holly Street
Denver 80246
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

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

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

13700 East Arapahoe Road
Englewood 80112
303-680-1600

Centennial Bank of the West

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

Centennial Bank of the West
2900 South College Drive
Fort Collins 80525
303-776-5800

Centennial Bank of the West
565 South Boulder Road
Lafayette 80026
303-776-5800

Centennial Bank of the West
1250 South Hover Road
Longmont 80501
303-776-5800

Centennial Bank of the West
1650 Pace
Longmont 80501
303-776-5800

Centennial Bank of the West
401 Main Street
Longmont 80501

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

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

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

Centennial Bank of the West-
Lemay Branch
1263 East Magnolia
Fort Collins 80524
970-267-6900

Directory

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

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

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

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

Champion Bank

16790 Centre Court
Parker 80134
303-840-8484

Champion Bank-Downtown
10964 South Pikes Peak Drive
Suite 201
Parker 80138
303-840-8484

Cheyenne Mountain Bank

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

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

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

The Citadel Bank

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

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

Citizens Bank of Pagosa Springs

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

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

The Citizens State Bank of Cortez

77 West Main Street
Cortez 81321
970-565-8421

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

Citizens State Bank of Ouray

600 Main Street
Ouray 81427
970-325-4478

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

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

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

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

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

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

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

Citywide Banks-Lowry Town
Center Branch
200 Quebec Street
Building 700, Suite 101
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-St. Andrews
13801 East Yale Avenue
Suite 100
Aurora 80014
303-365-3890

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

Directory

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

The Colorado Bank & Trust Company of La Junta

301 Colorado Avenue
La Junta 81050
719-384-8131

Colorado Bank & Trust
Company of La Junta/Pueblo
23051 East U S Highway 50
Pueblo 81006
719-546-2268

Colorado Bank & Trust
Company of La Junta/Pueblo
Mobile Unit
23051 East U S Highway 50
Pueblo 81006
719-546-2268

Colorado Capital Bank

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

Vail Valley LPO
0439 Edwards Access Road
Suite B202
Edwards 81632
970-926-2531

Colorado Capital Bank at The
Atrium
Two South Cascade Avenue
Suite 150
Colorado Springs 80903
719-635-8719

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

Colorado Capital Bank at DTC
5251 DTC Parkway, Suite 101
Greenwood Village 80111
303-814-5500

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

Colorado Capital Bank, Eagle
LPO
1143 Capitol Street, Unit 2B
Eagle 81631
970-328-2531

Colorado Community Bank

615 West Eighth Avenue
Yuma 80759
970-848-3838

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

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
303-693-7009

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

Directory

Colorado East Bank & Trust-
Elkhart
432 Morton Street
Elkhart, KS 67950
620-697-2101

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 81006
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 East Bank & Trust-
Tribune
423 Broadway
Tribune, KS 67879
620-376-4228

Colorado East Bank & Trust-Trust
Office
131 South Main
Holly 81047
719-537-6803

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

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

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

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

Community Banks of Colorado-
Alamosa
2061 Main Street
Alamosa 81101
719-587-2666

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
70 Benchmark Road, Suite 101
Avon 81620
970-748-9308

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

Community Banks of Colorado-
Basalt Branch
255 Gold Rivers Road, Suite 140
Basalt 81621
970-927-0404

Community Banks of Colorado-
Buena Vista Branch
411 East Main Street
Buena Vista 81211
719-395-6045

Community Banks of Colorado-
Center
215 South Worth
Center 81125
719-754-3509

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

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

Community Banks of Colorado-
Dove Creek
305 South Guyrene
Dove Creek 81324
970-677-2241

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

Directory

Community Banks of Colorado-
Eagle Branch
313 Chambers Avenue, Unit A/B
Eagle 81631
970-328-2274

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

Community Banks of Colorado-
Glenwood Springs Branch
1429 Grand Avenue, Suite 103
Glenwood Springs 81602
970-945-7035

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

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

Community Banks of Colorado-La
Veta
401 South Main Street
La Veta 81055
719-742-3771

Community Banks of Colorado
Loan Operations Center
406 North Main Street
Pueblo 81003

Community Banks of Colorado
Operations Center
27 Inverness Drive E
Englewood 80112

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

Community Banks of Colorado-
Montrose Branch
330 South Twelfth Street
Unit B, Suite 1
Montrose 81401
970-252-9076

Community Banks of Colorado,
Mortgage Division
500 State Street
Alamosa 81101
719-589-5400

Community Banks of Colorado-Mt.
Crested Butte Branch
10 Crested Butte Way
Mt. Crested Butte 81225
970-349-0465

Community Banks of Colorado-
Pagosa Springs Branch
262 Pagosa Street, Suite 101
Pagosa Springs 81147
970-264-3600

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-
Rifle Branch
707 Wapiti Avenue, Suite 101
Rifle 81650
970-625-4755

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

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

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

Community Banks of Colorado-
South Fork
29889 U S 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

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

Garden of the Gods Bank, a
branch of The Eastern Colorado
Bank
444 East Pikes Peak Avenue
Suite 300
Colorado Springs 80903
719-955-0633

Garden of the Gods Bank Mobile
Branch, a branch of The Eastern
Colorado Bank
444 East Pikes Peak Avenue
Suite 300
Colorado Springs 80903
719-955-0633

Directory

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

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 Southwest Bank-Cortez LPO
1740 East Main, Unit 8
Cortez 81301
970-565-3366

First Southwest Bank-Durango
679 East Second Avenue, Suite A
Durango 81301
970-375-1100

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 LPO
318 Canyon Avenue, Suite 100
Fort Collins 80521
970-484-9222

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

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

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

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-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-Highway 287 &
Miramonte Branch
1190 U S Highway 287
Broomfield 80020
720-887-1000

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

FirstBank of Adams County

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

Directory

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

FirstBank of Adams County-120th
and Colorado 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 Adams County-
Brighton Branch
410 East Bromley Lane
Brighton 80601
720-685-3300

FirstBank of Arapahoe County
8600 East Arapahoe Road
Centennial 80112
303-347-9000

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

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

FirstBank of Arapahoe County-
Southglenn Branch
2323 East Arapahoe Road
Centennial 80122
303-347-9000

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

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

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 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-28th and
Pearl Branch
2835 Pearl Street, Suite A
Boulder 80301
720-406-8800

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

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

FirstBank of Boulder-Broadway
and Rosewood Branch
4520 North Broadway, Unit D
Boulder 80304
720-565-1400

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

Directory

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 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-
Glendale Branch
830 South Colorado Boulevard
Glendale 80246
303-512-1100

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 Colorado

10403 West Colfax Avenue
Lakewood 80215
303-232-2000

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
1 Tabor Center, Suite 100
1200 Seventeenth Street
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-
Castle Pines Branch
560 Castle Pines Parkway
Castle Rock 80108
303-660-0131

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

Directory

FirstBank of Evergreen-Aspen
Park Branch
25617 Conifer Road
Conifer 80433
303-838-2030

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

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

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

FirstBank of Longmont

1707 North Main Street
Longmont 80501
303-772-5500

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

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-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-
Eisenhower/Taft Branch
1352 West Eisenhower Boulevard
Loveland 80537
970-669-4000

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

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

FirstBank of Northern Colorado-
Timberline and Drake Branch
2644 South Timberline Road
Fort Collins 80525
970-267-9500

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 U S Highway 6
Silverthorne 80498
970-468-8000

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

Directory

FirstBank of South Jeffco

5125 South Kipling
Littleton 80127
303-988-2000

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

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

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-
Bellevue and Yosemite Branch
4910 South Yosemite
Greenwood Village 80111
303-799-6800

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

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

FirstBank of Vail

17 Vail Road
Vail 81657
970-476-5686

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

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

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

FirstBank of Wheat Ridge-26th and
Federal Branch
2660 Federal Boulevard
Denver 80211
303-561-1000

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-Country Club Village
2921 West 120th Avenue
Suite 100
Westminster 80234
303-464-6600

FirsTier Bank-Loveland
2695 Rocky Mountain Avenue
Suite 110
Loveland 80538
970-278-4278

FirsTier Bank-Tech Center
7887 East Bellevue Avenue
Suite 100
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

Mobile Branch of Fort Morgan
State Bank
520 Sherman Street
Fort Morgan 80701
970-867-3319

The Fowler State Bank

201 Main Street
Fowler 81039
719-263-4276

Front Range Bank

13013 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
303-940-1849

Directory

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

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

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

Guaranty Bank and Trust
Company, Bennett Branch
101 West Centennial Drive
Bennett 80102
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-Broomfield
290 Nickel Street, Suite 300
Broomfield 80020
303-466-8604

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-Cherry Hills Branch
6501 East Belleview Avenue
Englewood 80111
303-296-9600

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

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

Guaranty Bank and Trust
Company-Longmont
916 South Main, Suite 100
Longmont 80501
303-296-9600

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

Guaranty Bank and Trust
Company South Boulder
2460 Baseline Road
Boulder 80302
303-494-0988

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

**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
303-297-0111

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

Heritage Bank-Firestone
8080 Weld County Road 13
Firestone 80504
303-789-0660

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

Directory

Heritage Bank-Longmont
25 East Ken Pratt Boulevard
Longmont 80501
303-532-3444

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

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

Berthoud Branch of Home State
Bank
310 Mountain Avenue
Berthoud 80513
970-292-0680

Home State Bank-Cleveland
935 Cleveland Avenue
Loveland 80537
970-203-6100

Home State Bank-East
1355 East Eisenhower Boulevard
Loveland 80537
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-West
2695 West Eisenhower Boulevard
Loveland 80538
970-669-4040

Raintree Branch of Home State
Bank
2337 South Shields Street
Fort Collins 80526
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

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

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
Suite B102-104
Edwards 81632
970-569-3633

Millennium Bank-Breckenridge
Branch
311 South Ridge Street
Space 4
Breckenridge 80424
970-453-4700

Millennium Bank-Englewood
Branch
209 West Hampden Avenue
Englewood 80110
303-762-9933

Millennium Bank of Steamboat
Springs
685 Marketplace Plaza, Suite 10
Steamboat Springs 80487
970-870-9990

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

Millennium Bank of Winter Park
77777 U S Highway 40
Fraser 80442
970-722-0600

MontroseBank

200 North Townsend Avenue
Montrose 81401
970-249-3408

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

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

NorthForkBank Center-
MontroseBank
360 West Bridge Street
Hotchkiss 81419
970-872-4900

Directory

NorthForkBank Center-
MontroseBank
218 Grand Avenue
Paonia 81428
970-527-5488

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

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

N

New Frontier Bank

2425 35th Avenue
Greeley 80634
970-339-5100

New Frontier Bank-Longmont
Branch
2315 Main Street
Longmont 80501
303-772-2112

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

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

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
102 Grand Avenue
Paonia 81428
970-527-4122

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

Park State Bank & Trust

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

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

Pine River Valley Bank

301 North Commerce Drive
Bayfield 81122
970-884-9583

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
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

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

The Pueblo Bank and Trust Company

301 West Fifth Street
Pueblo 81003
719-545-1834

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

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

Directory

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

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

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

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

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

124 Colorado Avenue
La Junta 81050
719-384-5901

The State Bank-La Junta, Falcon
Branch
7495 McLaughlin Road
Falcon 80831
719-494-2265

The State Bank-La Junta, Rocky
Ford Branch
301 North Main
Rocky Ford 81067
719-254-7821

The State Bank-La Junta, Rocky
Ford Drive-up
901 Elm Avenue
Rocky Ford 81067
719-254-7821

The State Bank of Wiley

220 Main Street
Wiley 81092
719-829-4811

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

Legacy Bank-Canon City, a
branch of the State Bank of Wiley
1010 Royal Gorge Boulevard
Canon City 81212
719-276-2800

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

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

Steele Street State Bank

55 Adams Street
Denver 80206
303-376-3800

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

Steele Street State Bank-DTC
Banking Center
8450 East Crescent Parkway
Suite 150
Greenwood Village 80111
303-376-3840

Steele Street Bank-Mobile Branch
55 Adams Street
Denver 80202
303-376-3800

Summit Bank & Trust

2002 East Coalton Road
Broomfield 80027
303-461-4751

T

Timberline Bank

633 24 Road
Grand Junction 81505
970-920-0112

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

Timberline Bank, Montrose
1414 Hawk Parkway, Unit I-2
Montrose 81401
970-240-5489

U

Union Colony Bank

1701 23rd Avenue
Greeley 80634
970-356-7000

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

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

Union Colony Bank-Evans Branch
3645 35th Avenue
Evans 80620
970-346-1523

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

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

Directory

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

V

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

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

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

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, Keenesburg
Branch
100 South Main Street
Keenesburg 80643
303-732-4341

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

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

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

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

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

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

W

Wray State Bank
300 Clay Street
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 80202
303-628-4940

Tuus Financial, LLC
1515 Arapahoe Street
Tower 1, Suite 1000
Denver 80202
303-476-5900

INDUSTRIAL BANKS

5Star 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 80909
719-574-2794

5Star Bank-Bijou Branch
3992 East Bijou Street
Colorado Springs 80909
719-574-2794

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

F

First Financial Bank
6200 South Quebec Street, Suite 310
Greenwood Village 80111
303-967-6706

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

Directory

MONEY ORDER COMPANIES

A

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

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 Services Company, 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

Continental Exchange Solutions, Inc. (CES)
13825 Cerritos Corporate Drive
Suite C
Cerritos, CA 90703
562-345-2100

D

Dar al Tawakul General Trading, LLC
2200 East Franklin Avenue
Suite 204
Minneapolis, MN 55404
612-339-0344

Do!Ex 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.
12500 East Belford Avenue, Floor 3
Englewood 80112
720-332-4636

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

IPP of America, Inc.
330 Passaic Avenue, Suite 100
Fairfield, NJ 07004
973-830-1575

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

MNESVC, Inc.
1200 Twelfth Avenue South
Seattle, WA 98144
866-292-2649

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
201-477-6065

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
585-336-7600

PayPal, Inc.
2211 North First Street
San Jose, CA 95131
408-967-7500

PRODIRA, Inc.
Centro Historico
Allende 109, 2nd Floor
Zacatecas, ZC 98000
Mexico
877-232-8543

R

Ruesch International, Inc.
700 Eleventh Street NW, Suite 200
Washington, DC 20001
202-408-1200

Directory

S

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

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

T

Travelex 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.
12500 East Belford Avenue
Suite M12K3
Englewood, CO 80112
720-332-5632

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 80202
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
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

*Cover photo: Clear Creek Canyon, Golden, CO
Antoinette "Toni" Clair*