



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

May 12, 2004

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**First MainStreet Bank, National Association
Charter Number 11253**

**401 Main Street
Longmont, CO 80501**

**Comptroller of the Currency
Northern Colorado
1225 17th Street Suite 450
Denver, CO 80202**

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution

Table of Contents

DESCRIPTION OF INSTITUTION.....	1
EVALUATION PERIOD.....	1
SCOPE OF THE EVALUATION (OPTIONAL)	1
OVERALL CRA RATING	2
<i>Lending</i>	2
<i>Investments</i>	5
<i>Services</i>	5
FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	7

Description of Institution

First MainStreet Bank, NA (FMB), known as First National Bank of Longmont prior to a name change in August 2003, is a commercial bank headquartered in Longmont, Colorado. FMB is wholly owned by First MainStreet Financial, a one-bank holding company. At our last evaluation, FMB had two offices in Longmont. A third Longmont branch was opened in September 2001. In June 2002, FMB acquired First State Bank of Fort Collins, which had two offices in Fort Collins. FMB opened a branch in Lafayette in January 2004 and received approval for a branch in Loveland in April 2004. FMB will operate the Loveland office as a loan production office until a suitable location can be found for the full service branch. All of the full service branches have deposit-taking ATMs. The assessment area (AA) meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income (LMI) areas. For additional information on FMB's assessment area, see Market Profile – Demographic Information Tables in Appendix A.

At December 31, 2003, FMB had total assets of \$427 million and held \$45 million in Tier 1 capital. FMB is a business-oriented bank with primary focus on commercial real estate and construction and development loans. Consumer products are incidental to FMB's business. FMB also operates a mortgage loan department, however the majority of the credit decisions are made by outside lenders; therefore those loans are not reported on the bank's Home Mortgage Disclosure Act (HMDA) report. The loans are immediately sold on the secondary market and are not reflected on the balance sheet. FMB faces stiff competition from numerous national, regional, and local financial institutions. For additional information on products and services, please refer to the bank's CRA Public File.

FMB's performance was rated "outstanding" at the CRA examination dated October 30, 1997.

Evaluation Period

We evaluated FMB's mortgage, small business, and small farm lending for the period beginning January 1, 2002, through December 31, 2003. Because the lending data was reported using demographic data for two census years, we analyzed data for each year separately. In addition, since the bank did not merge the Fort Collins offices until mid-2002 and did not delineate an assessment area in Fort Collins until late 2002, we did not consider the new assessment area in our analysis of 2002 lending data. For community development loans, investments, and services, our evaluation period runs from the date of the last CRA examination, which is October 30, 1997, through May 12, 2004, the starting date of this examination.

Overall CRA Rating

INSTITUTION'S CRA RATING: This institution is rated Outstanding.

The following table indicates the performance level of **First MainStreet Bank, National Association** with respect to the lending, investment, and service tests:

Performance Levels	First MainStreet Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		
High Satisfactory		X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

Due to FMB's business focus, we gave the greatest weight to small loans to businesses and secondarily to home mortgage lending. We did not place significant weight on small loans to farms, as the number of farm loans is minimal. Community development loans positively impacted the overall lending test rating.

The major factors that support this rating include:

Lending

Refer to Tables 1 through 12 in Appendix B for 2002 and 2003 facts and data used to evaluate the bank's lending.

Lending performance is rated outstanding. Both the geographic distribution of all types of home mortgage loans in low- and moderate-income (LMI) geographies and the bank's practice of lending to LMI borrowers are excellent. Both the geographic distribution of small loans to businesses and the bank's practice of lending to small businesses are also excellent. The geographic distribution of small loans to farms is poor; but the bank's practice of lending to small farms is excellent. Community development lending is good.

Conclusion for the Area Receiving a Full-Scope Review

Longmont Assessment Area

FMB's lending performance in the Longmont AA is excellent and significantly exceeds area demographics. The Longmont AA does not contain any low-income geographies, therefore we focused our analysis on lending in moderate-income geographies. Lending in moderate-income geographies exceeds demographics. The bank's deposit share in the Boulder-Longmont MSA is 6.5%. The bank's

market share for loans under the HMDA is significantly lower at 0.50%. However, it is important to note that a majority of the bank's mortgage lending is done through the mortgage department and is not reflected on the bank's HMDA statement. The bank's market share of loans to small businesses is 2.49%, which is adequate, given the competition for small business loans in the AA. The bank's market share of loans to small farms is 30%. The bank ranks as the number one farm lender in its AA.

- The bank's geographic distribution of home purchase loans is excellent in both 2002 and 2003. In 2002, the bank originated 44% of all its HMDA reportable home purchase loans within moderate-income geographies, as compared to 31% of homes located in these geographies. In 2003, the bank originated 33% of all its reportable home purchase loans within moderate-income geographies, as compared to 30% of homes located in these geographies. The 2002 market share for home purchase loans in moderate-income geographies exceeded overall market share; however both are below 1%.
- The bank's geographic distribution of home improvement loans is excellent. In 2002, the bank originated 40% of all its HMDA reportable home improvement loans within moderate-income geographies, as compared to 31% of homes located in these geographies. In 2003, the bank originated 29% of all its reportable home improvement loans within moderate-income geographies, as compared to 30% of homes located in these geographies. The 2002 market share for home improvement loans in moderate-income geographies is 28%, which significantly exceeds the overall market share of 16%.
- The bank's geographic distribution of home mortgage refinancing loans is excellent. In 2002, the bank originated 50% of all its HMDA reportable home mortgage refinancing loans within moderate-income geographies, as compared to 31% of homes located in these geographies. In 2003, the bank originated 59% of its HMDA reportable home mortgage refinancing loans within moderate-income geographies, as compared to 30% of homes located in these geographies. The 2002 market share for home mortgage refinancing in moderate-income geographies exceeds overall market share; however both are below 1%.
- The bank's geographic distribution of small loans to businesses is excellent. In 2002, the bank originated 43% of all of its reportable small loans to businesses within moderate-income geographies, as compared to 50% of small businesses located in these geographies. In 2003, the bank originated 40% of all reportable small loans to businesses within moderate-income geographies, as compared to 37% of small businesses located in these geographies. The 2002 market share for small loans to businesses in moderate-income geographies is 1.74%, which exceeds the overall market share of 0.75%.
- The bank's geographic distribution of small loans to farms is poor. In 2002, the bank did not originate any small loans to farms within moderate-income geographies, as compared to 40% of small farms located in moderate-income geographies. In 2003, the bank originated 10% of all its reportable small loans to farms in moderate-income geographies, as compared to 24% of small farms located in moderate-income geographies. The 2002 market share of small loans to farms in moderate-income geographies is significantly less than the overall market share of 30%.
- Our analysis of the geographic distribution of loans did not identify any lending gaps.
- The bank's practice of making home purchase loans to low-income borrowers is excellent. Within the Longmont AA, the percentage of low-income families in 2002 and 2003 was 20% and 22% respectively. Of all HMDA home purchase loans, 50% were to low-income borrowers in 2002, and

42% in 2003. The 2002 market share of home purchase loans to low-income families is 1.75%, compared to an overall market share of 0.53%.

- The bank's practice of making home purchase loans to moderate-income borrowers is adequate. Within the Longmont AA, the percentage of moderate-income families in 2002 and 2003 was 22% and 21% respectively. Of all HMDA home purchase loans, 25% were to moderate-income borrowers in 2002, and 8% in 2003. The 2002 market share of home purchase loans to moderate-income families is below overall market share; however, both are below 1%.
- The bank's practice of making home improvement loans to low-income borrowers is excellent. Within the Longmont AA, the percentage of low-income families in 2002 and 2003 was 20% and 22% respectively. Of all HMDA home improvement loans, 28% were to low-income borrowers in 2002, and 43% in 2003. The 2002 market share of home improvement loans to low-income families is 22%, compared to an overall market share of 17%.
- The bank's practice of making home improvement loans to moderate-income borrowers is excellent. Within the Longmont AA, the percentage of moderate-income families in 2002 and 2003 was 22% and 21% respectively. Of all HMDA home improvement loans, 30% were to moderate-income borrowers in 2002, and 21% in 2003. The 2002 market share of home improvement loans to moderate-income families is 17%, compared to an overall market share of 17%.
- The bank's practice of making home mortgage refinancing loans to low-income borrowers is good. Within the Longmont AA, the percentage of low-income families in 2002 and 2003 was 20% and 22% respectively. Of all HMDA home mortgage-refinancing loans, 30% were to low-income borrowers in 2002, and 12% in 2003. The 2002 market share of home mortgage refinancing loans to low-income families exceeds overall market share; however, both are well below 1%.
- The bank's practice of making home mortgage refinancing loans to moderate-income borrowers is excellent. Within the Longmont AA, the percentage of moderate-income families in 2002 and 2003 was 22% and 21% respectively. Of all HMDA home mortgage refinancing loans, 40% were to moderate-income borrowers in 2002, and 29% in 2003. The 2002 market share of home mortgage refinancing loans to moderate-income families exceeds overall market share; however, both are well below 1%.
- The bank's practice of lending to small businesses is excellent. Within the Longmont AA, 67% of businesses were small businesses (revenues under \$1 million) in 2002, and 65% were small businesses in 2003. Of all loans reported as small loans to businesses, 75% were made to small businesses in 2002, and 78% in 2003. The 2002 market share of loans to small businesses is 2.49%, compared to an overall market share of 0.75%.
- The bank's practice of lending to small farms is excellent. Within the Longmont AA, 92% of all farms were small farms (revenues under \$1 million) in 2002, and 91% were small farms in 2003. Of all loans reported as small loans to farms, 100% were made to small farms in both 2002 and 2003. The 2002 market share of loans to small farms is 36%, compared to an overall market share of 30%.
- Community development lending in the Longmont AA had a positive impact on the bank's rating. FMB originated four community development loans totaling \$10 million during this review period. This represents 22% of the bank's tier one capital. One of the loans had a significant impact in the community as it responded to the need for affordable housing for LMI senior citizens.

Area Receiving Limited Scope Reviews

Fort Collins AA

The Fort Collins AA received a limited scope review, as the bank has not established a strong presence in these geographies. These branches are relatively new to the bank. Within the Fort Collins AA, the bank's focus is on commercial real estate and construction/land development lending. Performance related to HMDA reportable loans in these geographies is consistent with performance in the Longmont AA. The bank's small business performance relative to low- and moderate-income geographies in the Fort Collins AA is below the performance in the Longmont AA. However, the bank's performance relative to small loans to businesses in the Fort Collins AA is consistent with its performance in the Longmont AA. Findings in the area receiving a limited-scope review are considered in the overall rating.

Investments

Refer to Table 13 in Appendix B for facts and data used to evaluate the bank's level of qualified investments.

Performance under the investment test is rated high satisfactory. We placed the greatest weight on the Longmont AA as the bank has not established a strong presence in the Fort Collins AA. In the Longmont AA, performance is good. The bank's efforts are considered favorable due to the difficulty in obtaining qualified investments in this AA. The director of a local community group indicated that community development investments are few and competitors for any available offerings are numerous.

Conclusions for Areas Receiving Full Scope Reviews

Longmont AA

FMB's performance in the Longmont AA is good. The bank made nine qualified community development investments totaling over \$1.5 million. The investments consist primarily of one large investment to a community development organization that provides services to LMI senior citizens. The remaining consists of \$55 thousand in grants and donations that help provide affordable housing opportunities for LMI, contribute to activities that revitalize and stabilize moderate-income areas, and provide services, including health care, for LMI individuals.

Conclusions for Areas Receiving Limited Scope Reviews

FMB's investment performance in the Fort Collins AA is not consistent with that noted in the full scope AA. It is below performance in the full scope AA. However, the fact that the bank acquired and merged the branches in this AA in mid-2002 partially mitigates the weaker performance. Findings for this area were considered in the overall investment test rating.

Services

Refer to Table 14 in Appendix B for facts and data used to evaluate the distribution of the bank's branch

delivery system and branch openings and closings.

Performance under the service test is rated high satisfactory. We placed the greatest weight on the Longmont AA as the bank has not established a strong presence in the Fort Collins AA.

Longmont AA

- FMB's offices and retail services are reasonably accessible to geographies and individuals of all income levels. Although all the offices are located in middle-income census tracts, the main branch is located across the street from a moderate-income census tract and the bank has an ATM located in that moderate-income census tract. There are no low-income census tracts in this AA. All the branches are accessible through public transportation. The bank opened two branches since our last evaluation. These actions did not have any effect on LMI geographies.
- Community development services in the Longmont AA are considered good. These services primarily focus on providing financial advice and recommendations to organizations that promote affordable housing, community service to LMI individuals, and revitalization and stabilization of LMI geographies.

Conclusions for Areas Receiving Limited Scope Reviews

FMB's performance in the limited scope AA is similar to that in the full-scope AA. Findings in the limited scope area are considered in the overall service test rating.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of illegal discrimination or other illegal credit practices.

Appendix A: Market Profiles for Full-Scope Area

Market Profiles for Area Receiving Full-Scope Reviews (Includes data for both census years.)

Longmont Assessment Area (1990 Census)

Demographic Information for Longmont, Colorado						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	15	0.00	33.33	46.67	20.00	0.00
Population by Geography	59,308	0.00	34.13	52.34	13.53	0.00
Owner-Occupied Housing by Geography	14,518	0.00	31.37	53.04	13.59	0.00
Business by Geography	4,506	0.00	50.24	30.76	19.00	0.00
Farms by Geography	136	0.00	40.44	23.53	36.03	0.00
Family Distribution by Income Level	16,327	19.22	21.92	27.92	30.44	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	6,799	0.00	47.30	46.08	6.62	0.00
Median Family Income		43,782	Median Housing Value		90,040	
HUD Adjusted Median Family Income for 2003		87,900	Unemployment Rate (1990 US Census)		3.08%	
Households Below Poverty Level		7.54%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 1990 US Census and 2003 HUD updated MFI

Longmont Assessment Area (2000 Census)

Demographic Information for Longmont, Colorado						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	26	0.00	34.62	50.00	15.38	0.00
Population by Geography	114,729	0.00	36.02	50.85	13.13	0.00
Owner-Occupied Housing by Geography	30,754	0.00	29.74	54.27	15.99	0.00
Business by Geography	9,307	0.00	36.61	48.58	14.82	0.00
Farms by Geography	337	0.00	24.33	51.34	24.33	0.00
Family Distribution by Income Level	30,529	21.73	20.65	24.54	33.08	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	12,936	0.00	48.48	45.66	5.86	0.00
Median Family Income HUD Adjusted Median Family Income for 2003 Households Below Poverty Level		70,572 87,900 6.50%	Median Housing Value Unemployment Rate (2000 US Census)	202,559 1.82%		

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2003 HUD updated MFI

Appendix B: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MSA/assessment area. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MSA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MSA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to

businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MSA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MSA/AA. The table separately presents

investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

Table 14. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MSA/AA. The table also presents data on branch openings and closings in each MSA/AA.

Table 1. Lending Volume

LENDING VOLUME												
Geography: COLORADO												
Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002												
MSA/Assessment Area (2003):	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Longmont AA	100.00	66	3,215	79	6,404	6	516	4	10,050	155	20,185	100.00

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MSA rating area.

** The evaluation period for Community Development Loans is From October 31, 1997, to May 12, 2004.

*** Deposit Data as of June 30, 2003. Rated Area refers to either the state or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															
Geography: COLORADO															
Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002															
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Longmont AA	16	100.00	0.00	0.00	31.27	43.75	53.04	50.00	15.59	6.25	0.45	0.00	0.71	0.36	0.32

* Based on 2002 Peer Mortgage Data: Western Region 1.

** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: COLORADO				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Longmont AA	40	100.00	0.00	0.00	31.37	40.00	53.04	52.50	15.59	7.50	16.39	0.00	27.59	13.13	11.54

* Based on 2002 Peer Mortgage Data: Western Region 1.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: COLORADO				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Longmont AA	10	100.00	0.00	0.00	31.37	50.00	53.04	50.00	15.59	0.00	0.12	0.00	0.27	0.10	0.00

* Based on 2002 Peer Mortgage Data: Western Region 1.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: COLORADO					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002									
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Longmont AA	0	0.00	0.00	0.00	47.55	0.00	36.44	0.00	16.01	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2002 Peer Mortgage Data: Western Region 1.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: COLORADO					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002									
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Longmont AA	79	100.00	0.00	0.00	50.24	43.04	30.76	49.37	19.00	7.59	0.75	0.00	1.74	0.66	0.30	

* Based on 2002 Peer Small Business Data: US and PR.

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: COLORADO					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full Review:																
Longmont AA	6	100.00	0.00	0.00	40.44	0.00	23.53	83.33	36.03	16.67	29.63	0.00	0.00	66.67	33.33	

* Based on 2002 Peer Small Business Data: US and PR.

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: COLORADO					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans***						
Full Review:																
Longmont AA	16	100.00	19.72	50.00	21.92	25.00	27.92	12.50	30.44	12.50	0.53	1.75	0.39	0.23	0.30	

* Based on 2002 Peer Mortgage Data: Western Region 1.

** Percentage of Families is based on the 1990 Census information.

*** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: COLORADO					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families**	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Full Review:																
Longmont AA	40	100.00	19.72	27.50	21.92	30.00	27.92	22.50	30.44	20.00	17.02	22.45	16.90	13.85	16.00	

*Based on 2002 Peer Mortgage Data: Western Region 1.

** Percentage of Families is based on the 1990 Census information.

*** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: COLORADO					Evaluation Period: JANUARY 1, 2002 DECEMBER 31, 2002									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total	% Families**	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans***	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Full Review:																
Longmont AA	10	100.00	19.72	30.00	21.92	40.00	27.92	30.00	30.44	0.00	0.15	0.29	0.20	0.15	0.00	

*Based on 2002 Peer Mortgage Data: Western Region 1.

** Percentage of Families is based on the 1990 Census information.

*** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: COLORADO			Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Longmont AA	79	100.00	67.42	74.68	77.22	13.92	8.86	0.75	2.49

* Based on 2002 Peer Small Business Data: US and PR.

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

Table12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: COLORADO			Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Longmont AA	6	100.00	91.91	100.00	66.67	33.33	0.00	29.63	36.36

* Based on 2002 Peer Small Business Data: US and PR.

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 3.70% of small loans to farms originated and purchased by the bank.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: COLORADO				Evaluation Period: OCTOBER 31, 1997 TO MAY 12, 2004					
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Longmont AA	0	0	9	1,555	9	1,555	75.00	0	0
Limited Review:									
Fort Collins AA	0	0	3	53	3	53	25.00	0	0

*'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 14. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: COLORADO								Evaluation Period: OCTOBER 31, 1997 TO MAY 12, 2004										
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population						
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full Review:																		
Longmont AA	79.21	4	57.00	0.00	0.00	100.00	0.00	2	0				+	0.00	36.02	50.85	13.13	
Limited Review:																		
Fort Collins AA	20.79	2	43.00	0.00	50.00	0.00	50.00	2	0				+	+	3.41	20.37	57.02	19.10

Table 1. Lending Volume

LENDING VOLUME												
Geography: COLORADO												
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003												
MSA/Assessment Area (2003):	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Longmont AA	64.42	57	3,584	95	11,389	20	2,139	4	10,050	176	27,162	79.21
Limited Review:												
Fort Collins AA	35.58	22	1,471	70	10,361	3	520	0	0	95	12,352	20.79

*Loan Data as of December 31, 2003. Rated area refers to either the state or multi-state MSA rating area.

**The evaluation period for Community Development Loans is from October 31, 1997, through May 12, 2004.

*** Deposit Data as of June 30, 2003. Rated Area refers to either the state or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															
Geography: COLORADO															
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003															
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Longmont AA	12	66.67	0.00	0.00	29.74	33.33	54.27	58.33	15.99	8.33					
Limited Review:															
Fort Collins AA	6	33.33	1.40	0.00	14.85	16.67	60.31	50.00	23.44	33.33					

*Peer market share data is not available for 2003.

**AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: COLORADO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Longmont AA	28	75.68	0.00	0.00	29.74	28.57	54.27	67.86	15.99	3.57					
Limited Review:															
Fort Collins AA	9	24.32	1.40	0.00	14.85	11.11	60.31	55.56	23.44	33.33					

* Peer market share data is not available for 2003.

** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: COLORADO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans					
Full Review:															
Longmont AA	17	70.83	0.00	0.00	29.74	58.82	54.27	35.29	15.99	5.88					
Limited Review:															
Fort Collins AA	7	29.17	1.40	0.00	14.85	42.86	60.31	28.57	23.44	28.57					

* Peer market share data is not available for 2003.

** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY												Geography: COLORADO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp				
Full Review:																					
Longmont AA	0	0.00	0.00	0.00	48.97	0.00	47.58	0.00	3.45	0.00											
Limited Review:																					
Fort Collins AA	0	0.00	4.16	0.00	41.38	0.00	46.69	0.00	7.77	0.00											

*Peer market share data is not available for 2003.

** Multifamily loans originated and purchased in the MSA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: COLORADO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Longmont AA	95	57.58	0.00	0.00	36.61	40.00	48.58	56.84	14.82	3.16											
Limited Review:																					
Fort Collins AA	70	42.42	1.63	2.86	30.87	10.00	47.17	42.86	20.34	44.29											

*2003 Peer Small Business Data: US and PR is not available.

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: COLORADO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full Review:																
Longmont AA	20	86.96	0.00	0.00	24.33	10.00	51.34	60.00	24.33	30.00						
Limited Review:																
Fort Collins AA	3	13.04	1.39	0.00	17.42	0.00	56.19	0.00	25.00	100.00						

*2003 Peer Small Farm Data: US and PR is not available.

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: COLORADO					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Boulder AA	12	66.67	21.73	41.67	20.65	8.33	24.54	25.00	33.08	25.00						
Limited Review:																
Fort Collins AA	6	33.33	16.98	25.00	19.22	25.00	25.22	0.00	38.58	50.00						

*2003 Peer Mortgage Data is not available.

** As a percentage of loans with borrower income information available.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: COLORADO				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Longmont AA	28	75.68	21.73	42.86	20.65	21.43	24.54	17.86	33.08	17.86						
Limited Review:																
Fort Collins AA	9	24.32	16.98	33.33	19.22	0.00	25.22	33.33	38.58	33.33						

* 2003 Peer Mortgage Data is not available.

** As a percentage of loans with borrower income information available.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: COLORADO				Evaluation Period: JANUARY 1, 2003 DECEMBER 31, 2003					Market Share*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Longmont AA	17	70.83	21.73	11.76	20.65	29.41	24.54	47.06	33.08	11.76						
Limited Review:																
Fort Collins AA	7	29.17	16.98	28.57	19.22	28.57	25.22	14.29	38.58	28.57						

* 2003 Peer Mortgage Data is not available.

** As a percentage of loans with borrower income information available.

*** Percentage of Families is based on the 1990 Census information.

**** Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: COLORADO			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Longmont AA	95	57.58	65.38	77.89	69.47	17.89	12.63		
Limited Review:									
Fort Collins AA	70	42.42	66.49	71.43	61.43	17.14	21.43		

*2003 Peer Small Business Data: US and PR not available.

** Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 2.13% of small loans to businesses originated and purchased by the bank.

Table12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: COLORADO			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MSA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Longmont AA	20	86.96	91.39	100.00	65.00	30.00	5.00		
Limited Review:									
Fort Collins AA	3	13.04	87.63	66.67	66.67	0.00	33.33		

*2003 Peer Small Business Data: US and PR is not available.

** Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 3.70% of small loans to farms originated and purchased by the bank.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: COLORADO									
Evaluation Period: OCTOBER 30, 1997 TO MAY 12, 2004									
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Longmont AA	0	0	9	1,555	9	1,555	75.00	0	0
Limited Review:									
Fort Collins AA	0	0	3	53	3	53	25.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 14. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: COLORADO																		
Evaluation Period: OCTOBER 30, 1997 TO MAY 12, 2004																		
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population				
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full Review:																		
Longmont AA	79.21	4	57.00	0.00	0.00	100.00	0.00	2	0				+	0.00	36.02	50.85	13.13	
Limited Review:																		
Fort Collins AA	20.79	2	43.00	0.00	50.00	0.00	50.00	2	0				+	+	3.41	20.37	57.02	19.10