



PUBLIC DISCLOSURE

March 20, 2006

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**CENTENNIAL BANK OF THE WEST
RSSD# 83450**

**450 ROYAL VISTA CIRCLE
FORT COLLINS, COLORADO 80528**

**Federal Reserve Bank of Kansas City
925 Grand Boulevard
Kansas City, Missouri 64198**

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.

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GENERAL INFORMATION

INSTITUTION'S CRA RATING: Centennial Bank of the West is rated “**Satisfactory**”

The following table indicates the performance level of Centennial Bank of the West with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	CENTENNIAL BANK OF THE WEST		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		
Low Satisfactory		X	X
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

Major factors supporting the institution's rating include:

Lending Test:

- Good responsiveness in meeting the credit demands of the delineated assessment areas.
- A high proportion of loans originated inside the assessment areas.
- A good distribution of loans among low- and moderate-income geographies and individuals, and among small-revenue businesses.
- An adequate record of granting community development loans to provide affordable housing and services to low- and moderate-income individuals.

Investment Test:

- The bank made an adequate level of qualified community development investments, grants, and donations, although rarely in a leadership position.
- The bank exhibited adequate responsiveness to credit and community development needs.
- The bank rarely made innovative or complex investments to support community development initiatives.

Service Test:

- Reasonable access of retail banking systems to geographies and individuals of varying income levels.
- The record of opening and closing branches resulted in slight improvement in access to moderate-income geographies.
- Limited involvement in providing financial, managerial, and fundraising expertise to community service organizations.

DESCRIPTION OF INSTITUTION

Centennial Bank of the West, headquartered in Fort Collins, Colorado, is a \$1.2 billion bank with offices in the Fort Collins-Loveland, Greeley, and Boulder-Longmont Metropolitan Statistical Areas (MSAs). Based on total assets, Centennial Bank of the West was the eighth-largest Colorado-chartered commercial bank as of December 31, 2005, behind Bank of Colorado and First National Bank, both based in Fort Collins.

Since the November 2003 Community Reinvestment Act (CRA) evaluation, Centennial Bank of the West expanded from 12 to 15 locations when its parent company acquired First MainStreet Bank, N.A. (FMB), Longmont, Colorado, on October 1, 2005. The acquisition added four branches in the Boulder-Longmont assessment area and one branch in the Fort Collins-Loveland MSA assessment area. Due to the proximity of the new locations to existing branches, Centennial Bank of the West closed its North Longmont Branch in Longmont, and merged its East Foothills Parkway Branch into the newly acquired South College Branch in Fort Collins.

Due to the acquisition of FMB, the Boulder-Longmont assessment area expanded from 12 census tracts at the prior CRA evaluation to 26 census tracts. The bank has delineated three assessment areas within which to evaluate its record of helping to meet community credit needs:

- The Fort Collins-Loveland, Colorado, MSA, comprised of Larimer County,
- The Greeley, Colorado MSA, comprised of Weld County, and,
- The northeastern portion of the Boulder-Longmont, Colorado, MSA.

The bank offers a full range of deposit and credit products, a network of cash-dispensing and deposit-taking automated teller machines (ATMs), and 24-hour telephone and Internet banking services.

As of December 31, 2005, the bank reported total assets of \$1.173 billion, total deposits of \$800 million, and gross loans of \$857 million. As shown in Exhibit 1, the primary lending emphasis was on construction and land development loans, commercial real estate loans, and 1- to 4-family residential loans. These loans accounted for 77 percent of gross loans.

Exhibit 1				
Centennial Bank Of The West				
As Of December 31, 2005				
Loan Type			Amount \$('000s)	Percent
Commercial			73,641	8.6
Real Estate			714,975	83.4
	Amount (\$000s)	Percent		
Secured by non-farm, non-residential properties	255,743	35.8		
Construction and land development	279,068	39.0		
Secured by 1 - to 4-family residential properties	121,457	17.0		
Secured by multifamily residential properties	19,055	2.7		
Farm land	39,652	5.5		
Agricultural			39,050	4.6
Consumer			19,364	2.2
Other			10,224	1.2
GROSS LOANS			857,254	100.0

The analysis of CRA performance identified no legal impediments to the bank's ability to lend. However, numerous financial institutions offered significant competition for loans.

The bank received a Satisfactory rating at its prior CRA evaluation conducted by the Federal Reserve Bank as of November 3, 2003.

SCOPE OF EXAMINATION

The bank's CRA performance was reviewed using the Federal Financial Institutions' Examination Council's (FFIEC) Interagency CRA Procedures for Large Institutions. Loan products evaluated included all residential real estate loans reported on the Home Mortgage Disclosure Act (HMDA) Loan/Application Register (LAR), including home purchase, refinance, home improvement, and multifamily property loans; all small business loans reported on the CRA LAR; and all loans meeting the definition of "community development" lending under the CRA and its supplementary guidance. The evaluation covered the period since the last examination dated November 3, 2003.

The examination of CRA lending performance evaluated home mortgage, small-business, and small-farm loans originated or purchased by the bank and reported to regulatory agencies as required by the HMDA and the CRA. The distribution of HMDA and CRA loans by both geographic location and borrower income was compared to the demographic characteristics of the assessment areas and the aggregate performance of other lenders that reported loans in the assessment areas. The review covered the period from January 1, 2004 to December 31, 2005. At the time of this evaluation, HMDA and CRA loan data of FMB, NA, were not available to be factored into the analysis. Bank data for 2005 was analyzed and included in the analysis; however, aggregate data for 2005 was not yet available.

Also affecting the review of overall lending performance was the bank's record of making loans primarily for a community development purpose. Community development loans include loans that have community development as their primary purpose, and have not been reported as home mortgage loans under the HMDA or as small-business or small-farm loans under the CRA. An exception is granted for multifamily dwelling loans, which may qualify as both community development loans and home mortgage loans. Community development loans originated by FMB, in 2005 were considered in the analysis.

Qualified investments were evaluated based on their impact on affordable housing, services targeted to low- and moderate-income individuals, economic development opportunities for small businesses and farms, and efforts to revitalize or stabilize low- and moderate-income areas.

Convenience of access to retail banking services was evaluated based on physical locations of full-service branches, hours of operation, record of opening and closing branches, and availability of alternative delivery systems such as ATMs and Internet banking. Also evaluated under this test was the bank's record of providing financial, managerial, or fundraising assistance to community development organizations.

Interviews with members of the communities within the bank's assessment areas were conducted during the examination to ascertain the credit needs of the communities, the availability of community development investment opportunities, and local economic conditions. Community contacts included representatives from housing authorities, and economic development agencies. Additional scoping information is provided in the tables in Appendix A.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Overall conclusions regarding the lending, investment, and service tests are summarized in the following sections. Each test is evaluated for performance characteristics described in Appendix B of Regulation BB, which implements the CRA. Data used for this evaluation included the bank's performance data, aggregate lending data from each assessment area (see CRA Core Tables in Appendix C of this evaluation), and area demographic information.

The Fort Collins-Loveland MSA and Greeley MSA assessment areas accounted for a substantial majority of the bank's lending and community development activities, and significantly influenced the overall summary of CRA performance. The Boulder-Longmont assessment area accounted for only about four percent of home mortgage, small-business, and small-farm loans and received a limited review. Performance under the lending, investment, and service tests in the Boulder-Longmont assessment area was consistent with performance in the other assessment areas, and did not appreciably affect overall ratings.

LENDING TEST

The bank demonstrated **High Satisfactory** performance in meeting the credit needs of its delineated assessment areas. The evaluation of home mortgage, small-business, and small-farm loans found a high percentage were originated inside the assessment areas. Assessment area loans exhibited a good overall distribution in low- and moderate-income census tracts, among low- and moderate-income borrowers, and among businesses and farms that reported gross annual revenues of \$1 million or less. The bank also expanded its number and dollar volume of Small Business Administration and Farm Service Agency guaranteed loans by \$2.5 million since the previous CRA evaluation.

The bank continued to demonstrate adequate performance in making community development loans to provide affordable housing and services targeted to low- and moderate-income individuals. While the bank reported fewer community development loans in the Fort Collins-Loveland and Greeley MSAs, it did increase community development loans in the Boulder-Longmont assessment area by \$6.0 million as a result of acquiring the assets of the former FMB.

Lending Activity

Exhibit 2 shows that the bank demonstrated good responsiveness to area credit needs through small-business and small-farm loans and loans to consumers for home purchase, home refinance, and home improvement. In 2004 and 2005, the bank reported 596 home mortgage loans totaling \$57.8 million, 1,157 small-business loans totaling \$115.0 million, and 502 small-farm loans totaling \$38.7 million. The bank also participated in programs specifically targeted to meet the credit needs of small businesses and small farms. These included \$3.8 million in Small Business Administration (SBA) guaranteed small-business loans, and \$2.9 million in Farm Service Agency (FSA) guaranteed farm loans.

Exhibit 2 Summary of Lending Activity				
Loan Type	#	%	\$('000s)	%
HMDA home purchase	144	6.4	19,097	9.0
HMDA refinancings	299	13.2	30,160	14.3
HMDA home improvement	149	6.6	7,322	3.5
HMDA multifamily	4	0.2	1,203	0.5
Total HMDA-related	596	26.4	57,782	27.3
Total small business	1,157	51.3	115,041	54.4
Total small farm	502	22.3	38,677	18.3
TOTAL LOANS	2,255	100.0	211,500	100.0

Note: Affiliate loans include only loans originated or purchased within the bank's assessment areas.

Assessment Area Concentration

Exhibit 3 shows that of 2,255 home mortgages, small-business, and small-farm loans reported in 2004 and 2005, a high percentage of loans both in total and by product type were originated inside the assessment areas. The Fort Collins-Loveland MSA accounted for over half of the small-business and HMDA loans, while the Greeley MSA accounted for over 60 percent of the small-farm loans. The Boulder-Longmont MSA accounted for only 4 percent of loans (due to absence of FMB HMDA and CRA loan data) and did not appreciably affect the evaluation of geographic and borrower loan distributions.

Exhibit 3 Lending Inside and Outside the Assessment Area								
	Inside				Outside			
	#	%	\$('000s)	%	#	%	\$('000s)	%
HMDA home purchase	134	93.1	17,851	93	10	6.9	1,246	6.5
HMDA refinancings	284	95.0	28,151	93	15	5.0	2,009	6.7
HMDA home improvement	141	94.6	6,539	89	8	5.4	783	10.7
HMDA multifamily	4	100.0	1,203	10	0	0.0	0	0.0
Total HMDA-related	563	94.5	53,744	93	33	5.5	4,038	7.0
Total small business	1,094	94.6	10534	91	63	5.4	9,907	8.6
Total small farm	423	84.3	31,564	81	79	15.7	7,113	18.4
TOTAL LOANS	2,080	92.2	190,42	90	175	7.8	21,058	10.0

Note: Affiliate loans not included.

Geographic and Borrower Distribution

The bank demonstrated a good overall distribution of home mortgage, small-business, and small-farm loans within its assessment areas. Loan distributions evaluated by both geographic location and borrower incomes mainly reflected the bank's performance in the Fort Collins-Loveland and Greeley MSAs, which accounted for a high percentage of the reportable lending activity.

Among census tracts of varying income levels comprising the assessment areas, the data showed an adequate distribution of home mortgage loans and a good distribution of small-business and small-farm loans, particularly in low- and moderate-income tracts. By borrower incomes, the data showed good distributions of home mortgage, small-business, and small-farm loans, especially among low- and moderate-income borrowers and businesses and farms with \$1 million or less in gross annual revenues. (Please refer to the Core Tables in Appendix C of this evaluation for bank and aggregate peer data for each assessment area).

Community Development Lending

The bank demonstrated an adequate record of granting community development loans within the Fort Collins-Loveland MSA, Greeley MSA, and Boulder-Longmont assessment areas. In 2004 and 2005, the bank originated 5 community development loans totaling \$9.3 million, and reported another \$1.1 million in carryover balance of a prior period loan. Three of the community development loans for \$6.0 million were loans originated in the Boulder-Longmont MSA by the former FMB during 2005. Another loan for \$2.9 million was a participation loan with an affiliate bank to build affordable housing in Adams County, which is adjacent to the Greeley MSA.

INVESTMENT TEST

The investment performance rating of **Low Satisfactory** reflected an adequate level of qualifying investments and donations targeted to community development. Investments and donations accounted for 0.17 percent of total assets, compared with 0.16 percent of total assets at the prior examination. During the current review period, the bank purchased \$1.89 million in CRA-qualified investments. The investments consisted of a pool of mortgage loans to low- and moderate-income individuals in the Fort Collins-Loveland MSA, and an investment in a Senior Housing Foundation program to provide services to low- and moderate-income senior citizens in the Boulder-Longmont MSA. The bank also donated \$70,257 to various community service organizations. In addition, a mortgage loan pool, carried over from the prior examination, had a remaining balance of \$377,549. In comparison, at the previous examination, purchases of qualified investments totaled \$1.1 million, and donations to community service organizations totaled \$26,791.

SERVICE TEST

The bank demonstrated **Low Satisfactory** performance in delivering retail banking services and providing community development services within the Fort Collins-Loveland MSA, Boulder County and Greeley assessment areas. Delivery systems were reasonably accessible to geographies and individuals of different income levels. Within the context of the current distribution of branches, the record of opening and closing branches did not adversely affect accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. Services, including hours of operation, did not vary in a way that inconvenienced the assessment area, including low- and moderate-income geographies and individuals. However, the bank demonstrated only limited involvement in providing financial, managerial, and fundraising expertise to community service organizations.

COMPLIANCE WITH ANTIDISCRIMINATION LAWS

An evaluation of the bank's fair lending activities was conducted during the examination to determine compliance with the antidiscrimination provisions of the Equal Credit Opportunity Act. The FFIEC Interagency Fair Lending Examination Procedures were used for the analysis. No violations of the substantive provisions of the antidiscrimination laws and regulations were identified. Satisfactory policies, procedures, and training programs have been developed to prevent discriminatory lending practices. Further, the bank has not engaged in any other illegal credit practices inconsistent with helping to meet community credit needs.

METROPOLITAN ASSESSMENT AREA CONCLUSIONS
Full-Review

FORT COLLINS-LOVELAND MSA

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FORT COLLINS-LOVELAND MSA ASSESSMENT AREA

The Fort Collins-Loveland MSA consists of Larimer County in north-central Colorado. Larimer County extends from Boulder County north to the Wyoming border, and encompasses 2,640 square-miles of urban, rural, and publicly owned land. Interstate 25 runs along its eastern edge near where Larimer County meets Weld County. The eastern one-third of Larimer County includes the front-range cities of Fort Collins (county seat and home to Colorado State University) and Loveland, and is a mixture of urban areas, ranchland, and irrigated farmland. The western two-thirds of the county is dominated by public lands, including large portions of Roosevelt National Forest and Rocky Mountain National Park. Major employers include Colorado State University, Poudre School District, Hewlett-Packard, Poudre Valley Health System, and Agilent Technologies.

Seven of the bank's 15 full-service offices, including the headquarters, are located in Larimer County in the front-range communities of Fort Collins (4 offices), Loveland (2 offices) and Berthoud (1 office). As of June 30, 2005, the bank held \$376 million (10 percent) of Federal Deposit Insurance Corporation (FDIC)-insured deposits in the county and ranked third in deposit market share among the county's 31 financial institutions.

Demographically, Larimer County is comprised of 2 low-income, 12 moderate-income, 31 middle-income, and 11 upper-income census tracts (total of 56). As of the 2000 Census, the county had a total population of 251,494. A majority of the residents lived in either Fort Collins (with 118,652 residents) or Loveland (with 50,608 residents). As shown in Exhibit 4, 36 percent of the county's 63,682 family households were considered low- or moderate-income, including 4 percent who lived below the poverty threshold.

62 percent of the county's 105,392 housing units were owner-occupied in 2000. Most of the owner-occupied homes were located in middle- and upper-income tracts (55,955 housing units). In low- and moderate-income tracts, only 9,789 homes were owner-occupied. Twenty-eight percent of businesses and 9 percent of farms were located in low- and moderate-income tracts. As reported by Dun & Bradstreet in 2000, 91 percent of businesses and 98 percent of farms in the county reported gross annual revenues of \$1 million or less.

The local economy continued to grow despite weakening in high-technology industries that required some major employers to downsize. Colorado State University and beverages manufacturer Anheuser-Busch helped to provide diversity and stability to the economy, as did significant growth in health care facilities. Retail development remained strong as well. With recent openings of Wal-Mart, Lowe's, and Kohl's stores, the retail vacancy rate was less than

5 percent. While unemployment rates remained below national and state averages, the county's largest and fastest growing industries – services and retail – were also the lowest paying on average. Members of the community interviewed during this examination considered affordable housing, small business start-up assistance, services to senior citizens, and financial education to non-English speaking residents as community development needs.

Exhibit 4								
Fort Collins-Loveland MSA								
Assessment Area Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	3.6	855	1.3	144	16.8	10,662	16.7
Moderate-income	12	21.4	9,638	15.1	993	10.3	12,323	19.4
Middle-income	31	55.4	39,857	62.6	1,283	3.2	16,109	25.3
Upper-income	11	19.6	13,332	20.9	292	2.2	24,588	38.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	56	100.0	63,682	100.0	2,712	4.3	63,682	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,868	841	1.3	45.0	945	50.6	82	4.4
Moderate-income	21,000	8,948	13.6	42.6	11,281	53.7	771	3.7
Middle-income	64,381	41,281	62.8	64.1	16,648	25.9	6,452	10.0
Upper-income	18,143	14,674	22.3	80.9	2,546	14.0	923	5.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	105,392	65,744	100.0	62.4	31,420	29.8	8,228	7.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	190	1.3	170	1.3	14	1.6	6	1.6
Moderate-income	3,854	26.5	3,424	25.8	322	35.7	108	29.6
Middle-income	7,460	51.3	6,924	52.1	348	38.6	188	51.5
Upper-income	3,051	21.0	2,770	20.8	218	24.2	63	17.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14,555	100.0	13,288	100.0	902	100.0	365	100.0
	Percentage of Total Businesses:			91.3	6.2		2.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	2	0.6	2	0.6	0	0.0	0	0.0
Moderate-income	27	8.6	26	8.5	1	16.7	0	0.0
Middle-income	192	61.2	187	60.7	5	83.3	0	0.0
Upper-income	93	29.6	93	30.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	314	100.0	308	100.0	6	100.0	0	0.0
	Percentage of Total Farms:			98.1	1.9		0.0	

Based on 2000 Census data and 2004 MSA designations.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FORT COLLINS-LOVELAND MSA ASSESSMENT AREA

LENDING TEST

The bank demonstrated **High Satisfactory** performance in meeting the credit needs of the Fort Collins-Loveland, Colorado, Metropolitan Statistical Area, taking into account the number and amount of small-business, small-farm, and home mortgage loans. Review of loan distributions identified good performance in meeting credit needs of low- and moderate-income geographies and borrowers, and businesses and farms reporting \$1 million or less in gross annual revenues. The bank originated fewer community development loans in the assessment area compared with the previous examination. Refer to Appendix C, CRA Core Tables 1 for additional information on the bank's lending activity and Table 1a for peer group lending activity in this assessment area.

Lending Activity

As shown in Exhibit 5, the bank demonstrated good responsiveness to assessment area credit needs in 2004 and 2005, originating 988 home mortgage, small-business, and small-farm loans totaling \$103.2 million in the Fort Collins-Loveland MSA. In 2004, the majority of loans were evenly divided between home mortgage and small-business loans, while small-farm loans accounted for about 5 percent of dollar originations. In 2005, mortgage loan volume declined by over 50 percent. The decline in mortgage loans is partially attributed to the decline in mortgage loans throughout the area and to the restructuring of the bank's secondary market lending. Due to a restructuring of the bank's holding company, the bank began referring their mortgage clients to the affiliate bank's mortgage loan subsidiary. However, much of that decline was offset by growth in small-business loans.

Among all lenders that reported HMDA and CRA loans in the assessment area in 2004, the bank ranked 10th in number of small-business loan originations (among 100 reporting lenders), 2nd in small-farm loan originations (among 100 reporting lenders), and 30th in home mortgage loan originations (among 487 reporting lenders).

Exhibit 5							
Lending Activity in the							
Fort Collins-Loveland MSA Assessment Area							
Loan Type	Bank				All Lenders		
	2004		2005		2004		
	# Loans	\$(000s)	# Loans	\$(000s)	# Loans	\$(000s)	# Reporting
HMDA	234	24,417	97	11,087	28,613	4,962,780	487
Sm Bus	282	24,393	286	36,257	11,423	408,034	100
Sm Fm	38	2,823	51	4,187	211	16,986	100
Total	554	51,633	434	51,531	40,247	5,387,800	

Geographic Distribution

Home Mortgage Loans

The bank demonstrated an adequate distribution of home mortgage loans, particularly in low- and moderate-income tracts in the Fort Collins-Loveland MSA, relative to other lenders and the demographics of the assessment area. In 2004 and 2005, 10 percent of the bank's HMDA-reportable mortgage loans (7 percent based on dollar amount) were in low- and moderate-income tracts. This rate of penetration was below the aggregate performance of other lenders that reported loans in the assessment area. In 2004, assessment-area lenders reported 14 percent of their mortgage loans, or 11 percent by dollar amount, were in low- and moderate-income tracts. Penetration was also somewhat low by comparison with the demographics of the assessment area. As of the 2000 Census, 15 percent of owner-occupied homes in the assessment area were in low- and moderate-income tracts.

Small-business Loans

The bank demonstrated a good distribution of small-business loans, defined as loans for \$1 million or less, in low- and moderate-income tracts in the Fort Collins-Loveland MSA. During 2004 and 2005, the bank originated 23 percent of its small-business loans (32 percent based on dollar amount) in low- and moderate-income tracts. The distribution was comparable to the aggregate performance of other assessment area lenders. In 2004, assessment-area lenders originated 27 percent (32 percent based on dollar amount) of their small-business loans in low- and moderate-income tracts. The distribution was also reasonable for the demographics of the assessment area. As of the 2000 Census, 28 percent of businesses in the assessment area were located in low- and moderate-income tracts.

Small-farm Loans

The bank demonstrated an excellent distribution of small-farm loans, particularly in low- and moderate-income tracts in the Fort Collins-Loveland MSA. The proportion of small-farm loans originated in low- and moderate-income tracts exceeded both the aggregate performance of other assessment-area lenders and the percentage of farms located in low- and moderate-income tracts as of the 2000 Census. In 2004 and 2005, 11 percent of the bank's small-farm loans (15 percent by dollar amount) were in low- and moderate-income tracts. This compares favorably to assessment area lenders that originated in aggregate only about 5 percent of their loans in low- and moderate-income tracts during 2004. Census data showed that 9 percent of assessment area farms were located in low- and moderate-income tracts in 2000.

Distribution by Borrower Income and Revenue Size of the Business

Home Mortgage Loans

The bank demonstrated a good distribution of home mortgage loans among borrowers of varying income levels, including low- and moderate-income borrowers, relative to other lenders

and assessment-area demographics. During 2004 and 2005, 36 percent of the bank's home mortgage loans (23 percent based on dollar amount) in the Fort Collins-Loveland MSA were to low- and moderate-income borrowers. The distribution was comparable to the demographics of the assessment area showing that 36 percent of family households were considered low- or moderate-income as of the 2000 Census. The bank also outperformed other assessment-area lenders. In 2004, assessment-area lenders, in aggregate, originated about 26 percent of their home mortgage loans (20 percent by dollar amount) to low- and moderate-income borrowers.

Small-business Loans

The bank demonstrated a good distribution of small-business loans in the Fort Collins-Loveland MSA, particularly among businesses reporting gross annual revenues of \$1 million or less. In 2004 and 2005, small-revenue businesses received 80 percent of the small-business loans (64 percent based on dollar amount) originated by the bank, reflecting a reasonable penetration among the 91 percent of businesses in the MSA that reported \$1 million or less in gross annual revenues (as reported by Dun and Bradstreet). Other lenders in the assessment area reported a far lower penetration. In 2004, only 38 percent of small-business loans (44 percent by dollar amount) originated by assessment area lenders were to businesses reporting \$1 million or less in gross annual revenues.

Small-farm Loans

The bank demonstrated a good distribution of small-farm loans in the Fort Collins-Loveland MSA, particularly among farms that reported gross annual revenues of \$1 million or less. In 2004 and 2005, small-revenue farms received 90 percent of small-farm loans (89 percent based on dollar amount) originated by the bank, reflecting a reasonable penetration among the 98 percent of farms in the MSA that reported \$1 million or less in gross annual revenues. Other lenders in the assessment area reported a lower rate of penetration. In 2004, 76 percent of small-farm loans (65 percent based on dollar amount) originated by assessment-area lenders were to farms reporting \$1 million or less in gross annual revenues.

Community Development Lending

The bank made a low level of community development loans in this assessment area. During 2004 and 2005, the bank made one loan for \$300,000 to finance development, land acquisition, and carrying costs of a planned affordable housing subdivision in the town of Estes Park. At the previous evaluation, the bank made five community development loans totaling \$3.2 million.

INVESTMENT TEST

An investment test rating of **Low Satisfactory** in the Fort Collins/Loveland MSA reflected an adequate level of qualified investments and responsiveness to community development needs, although rarely in a leadership position. Qualified investments consisted of one mortgage loan

pool totaling \$1.2 million purchased in 2005 and one mortgage loan pool purchased in 2003 with a remaining balance of \$377,549. The bank also donated \$26,365 to community service agencies providing affordable housing and other services primarily to low- and moderate-income individuals in the Fort Collins/Loveland MSA assessment area.

SERVICE TEST

The bank demonstrated **Low Satisfactory** performance in delivering retail banking services and providing community development services within the Fort Collins/Loveland MSA. Delivery systems were reasonably accessible to geographies and individuals of different income levels. Within the context of the current distribution of branches, the record of opening and closing branches did not adversely affect accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. Services, including hours of operation, did not vary in a way that inconvenienced the assessment area, including low- and moderate-income geographies and individuals. However, the bank demonstrated only limited involvement in providing financial, managerial, and fundraising expertise to community service organizations within the assessment area.

Retail Services

The distribution of branches and automated teller machines (ATMs) provided reasonable access to banking services to all income levels and geographies in the assessment area. Of the seven full-service main and branch offices in the assessment area, one is located in a moderate-income tract and six are located in middle- and upper-income tracts. With the acquisition of FMB in 2005, the bank acquired the bank's South College Avenue location in a moderate-income tract in downtown Fort Collins. Due to the proximity of the bank's existing East Foothills Parkway branch (also in a moderate-income tract), the East Foothills branch was closed and its operations were merged into the South College Avenue branch.

All locations have deposit taking ATMs and drive-up teller facilities. Besides the cash-dispensing ATMs, customers also have free access to ATM locations operated by an affiliate owned by the bank's parent company. These ATMs are located in Boulder County and the Denver Metro area. All locations offer extended drive teller hours during the weekdays and on Saturdays. Other alternative delivery systems offered by the bank include 24-hour telephone banking and Internet banking services.

Community Development Services

The bank demonstrated a limited level of community development services during 2004 and 2005. At this examination, bank personnel provided financial, managerial, or fundraising assistance to seven community development organizations providing services to low- and moderate-income individuals and small businesses in the MSA. At the previous examination, bank personnel volunteered service to 12 community development organizations.

**METROPOLITAN ASSESSMENT AREA CONCLUSIONS
Full-Review**

GREELEY MSA

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GREELEY MSA ASSESSMENT AREA

The Greeley MSA consists of Weld County in north-central Colorado. Weld County lies directly east of Larimer County and covers 4,004 square miles of prairie between the Denver-Aurora MSA and the Wyoming border. The county is the state's leading producer of cattle, grain, and sugar beets, and is its second largest producer of oil and gas products. Major employers include ConAgra Beef Company, Greeley/Evans School District 6, State Farm Insurance Companies, North Colorado Medical Center, Eastman Kodak, University of Northern Colorado, and federal, state, and local government. As of the 2000 Census, approximately 42 percent of the county's 180,936 residents lived in the city of Greeley.

The bank operates four branches in Weld County: two in Greeley, one in Longmont, and one in Eaton. The Greeley branches are located in low- and upper-income tracts, and the Longmont and Eaton branches are located in middle-income tracts. As of June 30, 2005, the bank held \$168 million (6 percent) of FDIC-insured deposits in the county and ranked sixth in deposit market share among the county's 29 financial institutions.

As shown in Exhibit 5 below, Weld County is comprised of 2 low-income, 8 moderate-income, 19 middle-income, 7 upper-income, and 1 unknown-income census tracts (total of 37 tracts). As of the 2000 Census, 37 percent of the county's 45,535 family households were considered low- or moderate-income, including 8 percent of families that lived below the poverty level. Sixty-six percent of the county's 66,194 housing units were owner-occupied. A significant proportion of the owner-occupied homes were in middle- and upper-income tracts. Only about 15 percent of owner-occupied homes (or 6,341 housing units) were in low- and moderate-income tracts. Twenty-one percent of businesses and six percent of farms were located in low- and moderate-income tracts. As reported by Dun & Bradstreet in 2000, 89 percent of businesses and 95 percent of farms in the county reported gross annual revenues of \$1 million or less.

Weld County was the second-fastest growing county in the state with a growth rate of 4.1 percent in 2005, signaling a shift in growth trends from south of the Denver metropolitan area to the north. The county's growth is expected to continue due to greater availability of water and affordable housing, access to major sources of transportation including Denver International Airport, and good jobs within commuting distance. Up to a third of its residents commute to jobs in Fort Collins, Loveland, Boulder, and Denver. As the third leading agricultural area in the country, the county will also continue to attract migrant workers, as many as 6,000 per season.

Exhibit 6 Greeley MSA Assessment Area Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.4	651	1.4	194	29.8	8,797	19.3
Moderate-income	8	21.6	8,560	18.8	1,536	17.9	8,161	17.9
Middle-income	19	51.4	23,551	51.7	1,493	6.3	10,994	24.1
Upper-income	7	18.9	12,773	28.1	437	3.4	17,583	38.6
Unknown-income	1	2.7	0	0.0	0	0.0	0	0.0
Total Assessment Area	37	100.0	45,535	100.0	3,660	8.0	45,535	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,456	306	0.7	21.0	1,083	74.4	67	4.6
Moderate-income	14,440	6,335	14.6	43.9	7,413	51.3	692	4.8
Middle-income	33,286	23,286	53.6	70.0	8,509	25.6	1,491	4.5
Upper-income	17,012	13,501	31.1	79.4	2,814	16.5	697	4.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	66,194	43,428	100.0	65.6	19,819	29.9	2,947	4.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	490	6.2	432	6.1	37	6.3	21	8.7
Moderate-income	1,163	14.8	1,035	14.7	97	16.6	31	12.9
Middle-income	3,808	48.4	3,418	48.5	264	45.1	126	52.3
Upper-income	2,400	30.5	2,152	30.6	187	32.0	61	25.3
Unknown-income	7	0.1	5	0.1	0	0.0	2	0.8
Total Assessment Area	7,868	100.0	7,042	100.0	585	100.0	241	100.0
	Percentage of Total Businesses:			89.5		7.4		3.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	0.9	7		0		0	0.0
Moderate-income	41	5.5	38		3		0	0.0
Middle-income	543	73.4	517		26		0	0.0
Upper-income	149	20.1	142		7		0	0.0
Unknown-income	0	0.0	0		0		0	0.0
Total Assessment Area	740	100.0	704		36		0	0.0
	Percentage of Total Farms:			95.1		4.9		

Based on 2000 Census data and 2004 MSA designations.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GREELEY MSA ASSESSMENT AREA

LENDING TEST

The bank demonstrated **High Satisfactory** performance in meeting the credit needs of the Greeley, Colorado, Metropolitan Statistical Area, taking into account the number and amount of small-business, small-farm, and home mortgage loans. Review of loan distributions identified good performance in meeting credit needs of low- and moderate-income geographies and borrowers, and businesses and farms reporting \$1 million or less in gross annual revenues. During the review period, the bank did not originate any new community development loans. Refer to Appendix C, CRA Core Tables 2 for additional information on the bank's lending activity and Table 2a for peer group lending activity in this assessment area.

Lending Activity

As shown in Exhibit 7, the bank demonstrated good responsiveness to assessment area credit needs in 2004 and 2005, originating 996 home mortgage, small-business, and small-farm loans totaling \$79.5 million in the Greeley MSA. Small-business and small-farm loans together accounted for 80 percent of loans originated by the bank within the assessment area. Both small-business and small-farm loans recorded slight increases in dollar volume in 2005, while home mortgage loans declined by almost 40 percent. As noted earlier, the decline in mortgage loans is partially attributed to the decline in mortgage loans throughout the area and to the restructuring of the bank's secondary market lending. Due to a restructuring of the bank's holding company the bank began referring their mortgage clients to the affiliate bank's mortgage loan subsidiary.

Among all lenders that reported HMDA and CRA loans in the assessment area in 2004, the bank ranked 9th in number of small-business loan originations (among 88 reporting lenders), 1st in small-farm loan originations (among 88 reporting lenders), and 50th in home mortgage loan originations (among 446 reporting lenders).

Exhibit 7 Lending Activity in the Greeley MSA Assessment Area							
Loan Type	Bank				All Lenders		
	2004		2005		2004		
	# Loans	\$(000s)	# Loans	\$(000s)	# Loans	\$(000s)	# Reporting
HMDA	128	9,395	68	5,768	24,683	3,818,489	446
Sm Bus	265	20,122	204	20,179	7,519	254,243	88
Sm Fm	174	11,667	157	12,325	770	58,813	88
Total	567	41,184	429	38,272	32,972	4,131,545	

Geographic Distribution

Home Mortgage Loans:

The bank demonstrated a good distribution of home mortgage loans, particularly in low- and moderate-income tracts in the Greeley MSA, relative to other lenders and the demographics of the assessment area. In 2004 and 2005, 11 percent of the bank's HMDA-reportable mortgage loans (12 percent based on dollar amount) were in low- and moderate-income tracts. This rate of penetration was slightly higher than the aggregate performance of other lenders that reported loans in the assessment area. In 2004, assessment-area lenders reported 10 percent of their mortgage loans, or 7 percent by dollar amount, were in low- and moderate-income tracts. Penetration was also reasonable for the demographics of the assessment area. As of the 2000 Census, 15 percent of owner-occupied homes in the assessment area were in low- and moderate-income tracts.

Small-business Loans:

The bank demonstrated a good distribution of small-business loans in the Greeley MSA, particularly in low- and moderate-income tracts. During 2004 and 2005, the bank originated 15 percent of its small-business loans (19 percent based on dollar amount) in low- and moderate-income tracts. By comparison, 2000 Census data reported that 21 percent of assessment area businesses were located in low- and moderate-income tracts. The distribution was comparable to the aggregate performance of other assessment area lenders, which, in 2004, originated 17 percent (19 percent based on dollar amount) of their small-business loans in low- and moderate-income tracts.

Small-farm Loans:

The bank demonstrated a good distribution of small-farm loans, particularly in low- and moderate-income tracts in the Greeley MSA. The proportion of small-farm loans originated in low- and moderate-income tracts matched the aggregate performance of other assessment-area lenders and the percentage of farms located in low- and moderate-income tracts. In 2004 and 2005, 7 percent of the bank's small-farm loans (both by number and dollar amount of loans) were in low- and moderate-income tracts. All other assessment area lenders originated, in aggregate, about 6 percent of their small-farm loans in low- and moderate-income tracts during 2004. Census data showed that 6 percent of assessment-area farms were located in low- and moderate-income tracts in 2000.

Distribution by Borrower Income or Revenue Size

Home Mortgage Loans:

The bank demonstrated a good distribution of home mortgage loans among borrowers of varying income levels, including low- and moderate-income borrowers, relative to other lenders and assessment area demographics. During 2004 and 2005, 25 percent of the bank's home mortgage loans (16 percent based on dollar amount) in the Greeley MSA were to low- and

moderate-income borrowers. The distribution was reasonable given the percentage of families in the MSA considered low- or moderate-income (37 percent based on 2000 Census data) and the limited range of affordable owner-occupied housing options. The distribution was comparable to the aggregate proportion of loans to low- and moderate-income borrowers reported by other assessment-area lenders. During 2004, assessment-area lenders, in aggregate, originated 20 percent of their home mortgage loans (15 percent by dollar amount) to low- and moderate-income borrowers.

Small Business Loans:

The bank demonstrated a good distribution of small-business loans in the Greeley MSA, particularly among businesses reporting gross annual revenues of \$1 million or less. In 2004 and 2005, small-revenue businesses received 80 percent of the small-business loans (65 percent based on dollar amount) originated by the bank, reflecting a reasonable penetration among the 89 percent of businesses in the MSA that reported \$1 million or less in gross annual revenues (as reported by Dun and Bradstreet). Other lenders in the assessment area reported a far lower penetration. In 2004, only 38 percent of small-business loans (45 percent by dollar amount) originated by assessment-area lenders were to businesses reporting \$1 million or less in gross annual revenues.

Small Farm Loans:

The bank demonstrated a good distribution of small-farm loans in the Greeley MSA, particularly among farms that reported gross annual revenues of \$1 million or less. In 2004 and 2005, small-revenue farms received 90 percent of small-farm loans (82 percent based on dollar amount) originated by the bank, reflecting a reasonable penetration among the 95 percent of farms in the MSA that reported \$1 million or less in gross annual revenues. Other lenders in the assessment area reported a comparable rate of penetration. In 2004, 85 percent of small-farm loans (75 percent based on dollar amount) originated by assessment-area lenders were to farms reporting \$1 million or less in gross annual revenues.

Community Development Lending

The bank had only one community development loan in the Greeley MSA. This loan was reported at the prior CRA evaluation and has a current carryover balance of \$1.1 million.

INVESTMENT TEST

An investment test rating of **Low Satisfactory** in the Greeley MSA reflected an adequate level of qualified investments and responsiveness to community development needs, although rarely in a leadership position. There were no CRA-qualified investments; however, the bank donated \$23,218 to community service agencies providing affordable housing and other services targeted to low- and moderate-income individuals in the Greeley MSA.

SERVICE TEST

The bank demonstrated **Low Satisfactory** performance in delivering retail banking services and providing community development services within the Greeley MSA. Delivery systems were reasonably accessible to geographies and individuals of different income levels. Within the context of the current distribution of branches, the record of opening and closing branches did not adversely affect accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. Services, including hours of operation, did not vary in a way that inconvenienced the assessment area, including low- and moderate-income geographies and individuals. The bank demonstrated limited involvement in providing financial, managerial, and fundraising expertise to community development organizations.

Retail Services

The distribution of branches and ATMs provided reasonable access to banking services for all income levels and geographies in the Greeley MSA. There have been no branch openings or closings since the previous examination. Of four full-service branch offices, one is located in a low-income tract and three are located in middle- and upper-income tracts.

All locations have deposit taking ATMs and drive-up teller facilities. Besides the cash-dispensing ATMs, customers also have free access to ATM locations operated by an affiliate owned by the bank's parent company. These ATMs are located in Boulder County and the Denver Metro area. All locations offer extended drive teller hours during the weekdays and on Saturdays. Other alternative delivery systems offered by the bank include 24-hour telephone banking and Internet banking services.

Community Development Services

The bank demonstrated a limited level of community development services during 2004 and 2005. At this examination, bank personnel provided financial, managerial, or fundraising assistance to three community development organizations in the assessment area. At the previous examination, service was volunteered to seven community development organizations.

**METROPOLITAN AREAS
Limited Scope Review**

BOULDER-LONGMONT

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN BOULDER-LONGMONT
ASSESSMENT AREA**

The bank's assessment area in the Boulder-Longmont MSA consists of 26 of the MSA's 64 census tracts. By income level, the assessment area is comprised of 9 moderate-income, 13 middle-income, and 4 upper-income tracts in the northeast part of the MSA. In 2000, the assessment area had a population of 114,729 and 30,529 family households. Forty-two percent of the family households were low- or moderate-income, with five percent living below the poverty threshold. The median family income was \$63,199 in 2000. Sixty-nine percent of housing in the assessment area was owner-occupied at a median housing value of \$190,674. For the entire MSA, by comparison, the median family income was \$69,675, and the median value of an owner-occupied home was \$234,955.

The bank operates 4 branches in the Boulder-Longmont MSA, two in moderate-income and two in middle-income census tracts. The branches were acquired on October 1, 2005, when the bank purchased FMB. Within a year of acquiring these locations, the bank closed its previously existing North Longmont Branch, and transferred the deposits to the newly acquired Fox Creek Branch location.

The Boulder-Longmont assessment area accounted for only 4 percent of the bank's HMDA- and CRA-reported home mortgage, small-business, and small-farm loans in 2004 and 2005. Because of the timing of this review, HMDA and CRA loans of the former FMB were not available to be included in the analysis of lending performance. As of June 30, 2005, Centennial Bank of the West held 0.2 percent of FDIC-insurable deposits and ranked 28th in deposit size out of 30 depository institutions in the MSA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN BOULDER-LONGMONT
ASSESSMENT AREA**

Information reviewed, including performance information, can be found in Table 3 of Appendix C to this report. Conclusions for the Boulder-Longmont assessment area, where a limited review was conducted, indicate performance under the lending, investment, and service tests were consistent with performance in the Fort Collins-Loveland MSA and Greeley MSA assessment areas. Under the lending test, the bank demonstrated a good distribution of HMDA- and CRA-reportable home mortgage, small-business, and small-farm loans relative to the demographics of the assessment area and other assessment-area lenders. The bank also acquired a high level of community development loans (\$6.0 million) when it purchased the former FMB. Investment and service test performance was consistent with the Fort Collins-Loveland and Greeley MSA assessment areas.

Assessment Area	Lending Test	Investment Test	Service Test
Boulder-Longmont	Consistent	Consistent	Consistent

CRA APPENDIX A

SCOPE OF EXAMINATION		
TIME PERIOD REVIEWED	Community Development Loans, Investments, Services, and Branching: January 1, 2004 to December 31, 2005 HMDA and CRA Loan Data: January 1, 2004 to December 31, 2005	
FINANCIAL INSTITUTION Centennial Bank of the West Fort Collins, Colorado		PRODUCTS REVIEWED <ul style="list-style-type: none"> • Home Purchase Loans • Home Refinance Loans • Home Improvement Loans • Community Development Loans • Business Loans
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
Centennial Bank Holdings, Inc.	Holding Company	None
Guaranty Bank & Trust	Sub of Holding Company	None
Residential Mortgage Group.	Sub of Guaranty Bank and Trust Company	None
Commercial Lenders Group	Sub of Guaranty Bank and Trust Company	None
Collegiate Peaks Bank	Sub of Holding Company	None
Guaranty Cap Trust III	Sub of Holding Company	None

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION		
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED
Fort Collins-Loveland MSA	Full Scope	807 Mountain Avenue, Berthoud, Colorado (Berthoud Branch) 1550 East Harmony Road, Fort Collins, Colorado (Harmony Branch) 2900 South College, Fort Collins, Colorado (South College Branch)
Greeley MSA	Full Scope	2700 47th Avenue, Greeley, Colorado (West Greeley Branch)
Boulder MSA	Limited Scope	401 Main Street, Longmont, Colorado (Longmont Main Branch)

Note: Branches visited indicates where technical compliance with the CRA was confirmed. The evaluation of the bank's CRA performance takes into consideration activity from all branch locations, as described in the Scope of Examination.

CRA APPENDIX B

GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small, relatively permanent statistical subdivision of a county. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons and average about 4,000 inhabitants.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

Full review: Performance under the lending, investment and service tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity and responsiveness).

Geography: A census tract delineated by the U.S. Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (“HMDA”): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include data such as race, gender and income of applications, amount of loan requested, and disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited review: Performance under the lending, investment and service tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (“MA”): Any primary metropolitan statistical area (“PMSA”), metropolitan statistical area (“MSA”), or consolidated metropolitan statistical area (“CMSA”), as defined by the Office of Management and Budget, with a population of 250 thousand or more, and any other area designated as such by the appropriate federal financial supervisory agency.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small loan(s) to business(es): A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income ("Call Report") and the Thrift Financial Reporting ("TFR") instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in "loans to small farms" as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500 thousand or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

CRA APPENDIX C
CRA CORE TABLES

Index of Core Tables:

Fort Collins-Loveland MSA:

Table 1	Bank HMDA/CRA Loan Distribution 2004 and 2005
Table 1a	Peer Group HMDA/CRA Loan Distribution 2004

Greeley MSA:

Table 2	Bank HMDA/CRA Loan Distribution 2004 and 2005
Table 2a	Peer Group HMDA/CRA Loan Distribution 2004

Boulder-Longmont MSA:

Table 3	Bank HMDA/CRA Loan Distribution 2004 and 2005
Table 3a	Peer Group HMDA/CRA Loan Distribution 2004

Table 1
Centennial Bank of the West
HMDA & CRA Loan Distribution
Fort Collins-Loveland, Colorado, Metropolitan Statistical Area
Period from January 1, 2004 to December 31, 2005

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Low	1	0.3	250	0.7	48	14.5	3,065	8.6
Moderate	32	9.7	2,382	6.7	72	21.8	5,066	14.3
<i>Low/Moderate Total</i>	<i>33</i>	<i>10.0</i>	<i>2,632</i>	<i>7.4</i>	<i>120</i>	<i>36.3</i>	<i>8,131</i>	<i>22.9</i>
Middle	209	63.1	21,659	61.0	77	23.3	5,720	16.1
Upper	89	26.9	11,213	31.6	113	34.1	14,981	42.2
Unknown	0	0.0	0	0.0	21	6.3	6,672	18.8
Tract Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>331</i>	<i>100.0</i>	<i>35,504</i>	<i>100.0</i>	<i>331</i>	<i>100.0</i>	<i>35,504</i>	<i>100.0</i>
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	5	0.9	977	1.6	0	0.0	0	0.0
Moderate	126	22.2	18,216	30.0	10	11.2	1,082	15.4
<i>Low/Moderate Total</i>	<i>131</i>	<i>23.1</i>	<i>19,193</i>	<i>31.6</i>	<i>10</i>	<i>11.2</i>	<i>1,082</i>	<i>15.4</i>
Middle	275	48.4	19,625	32.4	48	53.9	3,016	43.0
Upper	162	28.5	21,832	36.0	31	34.8	2,912	41.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Tract Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>568</i>	<i>100.0</i>	<i>60,650</i>	<i>100.0</i>	<i>89</i>	<i>100.0</i>	<i>7,010</i>	<i>100.0</i>
	By Revenue							
Total \$1 Million or Less	452	79.6	38,825	64.0	80	89.9	6,219	88.7
Over \$1 Million	85	15.0	18,076	29.8	3	3.4	262	3.7
Not Known	31	5.5	3,749	6.2	6	6.7	529	7.5
<i>Total</i>	<i>568</i>	<i>100.0</i>	<i>60,650</i>	<i>100.0</i>	<i>89</i>	<i>100.0</i>	<i>7,010</i>	<i>100.0</i>
	By Loan Size							
\$100,000 or less	405	71.3	12,902	21.3	64	71.9	2,089	29.8
\$100,001 - \$250,000	106	18.7	17,658	29.1	22	24.7	3,703	52.8
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	57	10.0	30,090	49.6	3	3.4	1,218	17.4
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>568</i>	<i>100.0</i>	<i>60,650</i>	<i>100.0</i>	<i>89</i>	<i>100.0</i>	<i>7,010</i>	<i>100.0</i>
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	345	76.3	10,547	27.2	57	71.3	1,891	30.4
\$100,001 - \$250,000	76	16.8	12,607	32.5	21	26.3	3,503	56.3
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	31	6.9	15,671	40.4	2	2.5	825	13.3
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>452</i>	<i>100.0</i>	<i>38,825</i>	<i>100.0</i>	<i>80</i>	<i>100.0</i>	<i>6,219</i>	<i>100.0</i>

**Table 1a
Peer Group
HMDA & CRA Loan Distribution
Fort Collins-Loveland, Colorado, Metropolitan Statistical Area
2004**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Low	61	0.2	8,486	0.2	1,756	6.1	194,966	3.9
Moderate	3,995	14.0	544,152	11.0	5,681	19.9	781,831	15.8
<i>Low/Moderate Total</i>	<i>4,056</i>	<i>14.2</i>	<i>552,638</i>	<i>11.1</i>	<i>7,437</i>	<i>26.0</i>	<i>976,797</i>	<i>19.7</i>
Middle	15,988	55.9	2,667,491	53.7	6,882	24.1	1,111,021	22.4
Upper	8,569	29.9	1,742,651	35.1	9,555	33.4	2,061,484	41.5
Unknown	0	0.0	0	0.0	4,739	16.6	813,478	16.4
Tract Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>28,613</i>	<i>100.0</i>	<i>4,962,780</i>	<i>100.0</i>	<i>28,613</i>	<i>100.0</i>	<i>4,962,780</i>	<i>100.0</i>
	SMALL BUSINESS				SMALL FARM			
		%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	119	1.0	6,057	1.5	0	0.0	0	0.0
Moderate	2,998	26.2	123,196	30.2	11	5.2	865	5.1
<i>Low/Moderate Total</i>	<i>3,117</i>	<i>27.3</i>	<i>129,253</i>	<i>31.7</i>	<i>11</i>	<i>5.2</i>	<i>865</i>	<i>5.1</i>
Middle	5,290	46.3	162,447	39.8	129	61.1	10,524	62.0
Upper	2,582	22.6	112,016	27.5	66	31.3	5,528	32.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Tract Unknown	434	3.8	4,318	1.1	5	2.4	69	0.4
<i>Total</i>	<i>11,423</i>	<i>100.0</i>	<i>408,034</i>	<i>100.0</i>	<i>211</i>	<i>100.0</i>	<i>16,986</i>	<i>100.0</i>
	By Revenue							
Total \$1 Million or Less	4,359	38.2	179,932	44.1	161	76.3	11,022	64.9
	By Loan Size							
\$100,000 or Less	10,562	92.5	131,470	32.2	163	77.3	4,444	26.2
\$100,001 - \$250,000	490	4.3	86,631	21.2	28	13.3	4,659	27.4
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	371	3.2	189,933	46.5	20	9.5	7,883	46.4
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>11,423</i>	<i>100.0</i>	<i>408,034</i>	<i>100.0</i>	<i>211</i>	<i>100.0</i>	<i>16,986</i>	<i>100.0</i>

Table 2
Centennial Bank of the West
HMDA & CRA Loan Distribution
 Greeley, Colorado, Metropolitan Statistical Area
 Period from January 1, 2004 to December 31, 2005

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Low	4	2.0	322	2.1	23	11.7	1,063	7.0
Moderate	18	9.2	1,484	9.8	25	12.8	1,345	8.9
<i>Low/Moderate Total</i>	<i>22</i>	<i>11.2</i>	<i>1,806</i>	<i>11.9</i>	<i>48</i>	<i>24.5</i>	<i>2,408</i>	<i>15.9</i>
Middle	109	55.6	8,147	53.7	35	17.9	1,636	10.8
Upper	65	33.2	5,210	34.4	97	49.5	9,115	60.1
Unknown	0	0.0	0	0.0	16	8.2	2,004	13.2
Tract Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>196</i>	<i>100.0</i>	<i>15,163</i>	<i>100.0</i>	<i>196</i>	<i>100.0</i>	<i>15,163</i>	<i>100.0</i>
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	17	3.6	3,230	8.0	1	0.3	75	0.3
Moderate	54	11.5	4,340	10.8	21	6.3	1,612	6.7
<i>Low/Moderate Total</i>	<i>71</i>	<i>15.1</i>	<i>7,570</i>	<i>18.8</i>	<i>22</i>	<i>6.6</i>	<i>1,687</i>	<i>7.0</i>
Middle	255	54.4	21,277	52.8	255	77.0	17,686	73.7
Upper	143	30.5	11,454	28.4	54	16.3	4,619	19.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Tract Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>469</i>	<i>100.0</i>	<i>40,301</i>	<i>100.0</i>	<i>331</i>	<i>100.0</i>	<i>23,992</i>	<i>100.0</i>
	By Revenue							
Total \$1 Million or Less	377	80.4	26,240	65.1	298	90.0	19,745	82.3
Over \$1 Million	84	17.9	12,858	31.9	24	7.3	3,832	16.0
Not Known	8	1.7	1,203	3.0	9	2.7	415	1.7
<i>Total</i>	<i>469</i>	<i>100.0</i>	<i>40,301</i>	<i>100.0</i>	<i>331</i>	<i>100.0</i>	<i>23,992</i>	<i>100.0</i>
	By Loan Size							
\$100,000 or less	363	77.4	11,406	28.3	267	80.7	9,186	38.3
\$100,001 - \$250,000	69	14.7	12,062	29.9	46	13.9	8,190	34.1
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	37	7.9	16,833	41.8	18	5.4	6,616	27.6
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>469</i>	<i>100.0</i>	<i>40,301</i>	<i>100.0</i>	<i>331</i>	<i>100.0</i>	<i>23,992</i>	<i>100.0</i>
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	310	82.2	9,122	34.8	246	82.6	8,191	41.5
\$100,001 - \$250,000	44	11.7	7,376	28.1	39	13.1	6,978	35.3
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	23	6.1	9,742	37.1	13	4.4	4,576	23.2
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>377</i>	<i>100.0</i>	<i>26,240</i>	<i>100.0</i>	<i>298</i>	<i>100.0</i>	<i>19,745</i>	<i>100.0</i>

**Table 2a
Peer Group
HMDA & CRA Loan Distribution
Greeley, Colorado, Metropolitan Statistical Area
2004**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Low	172	0.7	23,954	0.6	846	3.4	79,630	2.1
Moderate	2,365	9.6	257,619	6.7	3,964	16.1	472,480	12.4
<i>Low/Moderate Total</i>	<i>2,537</i>	<i>10.3</i>	<i>281,573</i>	<i>7.4</i>	<i>4,810</i>	<i>19.5</i>	<i>552,110</i>	<i>14.5</i>
Middle	12,442	50.4	1,900,078	49.8	6,644	26.9	938,537	24.6
Upper	9,701	39.3	1,636,140	42.8	9,107	36.9	1,693,071	44.3
Unknown	3	0.0	698	0.0	4,122	16.7	634,771	16.6
Tract Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>24,683</i>	<i>100.0</i>	<i>3,818,489</i>	<i>100.0</i>	<i>24,683</i>	<i>100.0</i>	<i>3,818,489</i>	<i>100.0</i>
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	286	3.8	13,557	5.3	0	0.0	0	0.0
Moderate	1,028	13.7	35,741	14.1	49	6.4	3,578	6.1
<i>Low/Moderate Total</i>	<i>1,314</i>	<i>17.5</i>	<i>49,298</i>	<i>19.4</i>	<i>49</i>	<i>6.4</i>	<i>3,578</i>	<i>6.1</i>
Middle	3,414	45.4	111,591	43.9	575	74.7	43,743	74.4
Upper	2,470	32.9	89,338	35.1	140	18.2	11,268	19.2
Unknown	2	0.0	700	0.3	0	0.0	0	0.0
Tract Unknown	319	4.2	3,316	1.3	6	0.8	224	0.4
<i>Total</i>	<i>7,519</i>	<i>100.0</i>	<i>254,243</i>	<i>100.0</i>	<i>770</i>	<i>100.0</i>	<i>58,813</i>	<i>100.0</i>
Total \$1 Million or Less	2,863	38.1	114,652	45.1	652	84.7	43,895	74.6
	By Revenue							
\$100,000 or Less	7,008	93.2	87,441	34.4	599	77.8	20,325	34.6
\$100,001 - \$250,000	285	3.8	49,927	19.6	122	15.8	21,021	35.7
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	226	3.0	116,875	46.0	49	6.4	17,467	29.7
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>7,519</i>	<i>100.0</i>	<i>254,243</i>	<i>100.0</i>	<i>770</i>	<i>100.0</i>	<i>58,813</i>	<i>100.0</i>
	By Loan Size							

Table 3
Centennial Bank of the West
HMDA & CRA Loan Distribution
Boulder-Longmont, Colorado, Metropolitan Statistical Area
Period from January 1, 2004 to December 31, 2005

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Low	0	0.0	0	0.0	7	19.4	334	10.9
Moderate	15	41.7	1,372	44.6	9	25.0	462	15.0
<i>Low/Moderate Total</i>	<i>15</i>	<i>41.7</i>	<i>1,372</i>	<i>44.6</i>	<i>16</i>	<i>44.4</i>	<i>796</i>	<i>25.9</i>
Middle	21	58.3	1,705	55.4	9	25.0	506	16.4
Upper	0	0.0	0	0.0	10	27.8	1,422	46.2
Unknown	0	0.0	0	0.0	1	2.8	353	11.5
Tract Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>36</i>	<i>100.0</i>	<i>3,077</i>	<i>100.0</i>	<i>36</i>	<i>100.0</i>	<i>3,077</i>	<i>100.0</i>
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	28	48.3	2,028	48.3	0	0.0	0	0.0
<i>Low/Moderate Total</i>	<i>28</i>	<i>48.3</i>	<i>2,028</i>	<i>48.3</i>	<i>0</i>	<i>0.0</i>	<i>0</i>	<i>0.0</i>
Middle	25	43.1	1,573	37.4	3	100.0	562	100.0
Upper	5	8.6	602	14.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Tract Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>58</i>	<i>100.0</i>	<i>4,203</i>	<i>100.0</i>	<i>3</i>	<i>100.0</i>	<i>562</i>	<i>100.0</i>
	By Revenue							
Total \$1 Million or Less	40	69.0	2,963	70.5	3	100.0	562	100.0
Over \$1 Million	17	29.3	1,225	29.1	0	0.0	0	0.0
Not Known	1	1.7	15	0.4	0	0.0	0	0.0
<i>Total</i>	<i>58</i>	<i>100.0</i>	<i>4,203</i>	<i>100.0</i>	<i>3</i>	<i>100.0</i>	<i>562</i>	<i>100.0</i>
	By Loan Size							
\$100,000 or less	48	82.8	1,436	34.2	2	66.7	112	19.9
\$100,001 - \$250,000	6	10.3	1,022	24.3	0	0.0	0	0.0
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	6.9	1,745	41.5	1	33.3	450	80.1
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>58</i>	<i>100.0</i>	<i>4,203</i>	<i>100.0</i>	<i>3</i>	<i>100.0</i>	<i>562</i>	<i>100.0</i>
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	32	80.0	822	27.7	2	66.7	112	19.9
\$100,001 - \$250,000	5	12.5	872	29.4	0	0.0	0	0.0
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	7.5	1,269	42.8	1	33.3	450	80.1
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>40</i>	<i>100.0</i>	<i>2,963</i>	<i>100.0</i>	<i>3</i>	<i>100.0</i>	<i>562</i>	<i>100.0</i>

**Table 3a
Peer Group
HMDA & CRA Loan Distribution
Boulder-Longmont, Colorado, Metropolitan Statistical Area
2004**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Low	0	0.0	0	0.0	1,066	9.3	135,613	6.0
Moderate	3,346	29.1	513,503	22.6	2,674	23.3	407,225	17.9
<i>Low/Moderate Total</i>	<i>3,346</i>	<i>29.1</i>	<i>513,503</i>	<i>22.6</i>	<i>3,740</i>	<i>32.5</i>	<i>542,838</i>	<i>23.9</i>
Middle	7,425	64.6	1,490,586	65.6	2,645	23.0	480,145	21.1
Upper	722	6.3	268,645	11.8	2,995	26.1	817,999	36.0
Unknown	0	0.0	0	0.0	2,113	18.4	431,752	19.0
Tract Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>11,493</i>	<i>100.0</i>	<i>2,272,734</i>	<i>100.0</i>	<i>11,493</i>	<i>100.0</i>	<i>2,272,734</i>	<i>100.0</i>
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,461	41.0	49,990	46.9	5	11.6	187	6.3
<i>Low/Moderate Total</i>	<i>1,461</i>	<i>41.0</i>	<i>49,990</i>	<i>46.9</i>	<i>5</i>	<i>11.6</i>	<i>187</i>	<i>6.3</i>
Middle	1,814	50.9	45,084	42.3	27	62.8	2,058	69.6
Upper	286	8.0	11,445	10.7	11	25.6	713	24.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Tract Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>3,561</i>	<i>100.0</i>	<i>106,519</i>	<i>100.0</i>	<i>43</i>	<i>100.0</i>	<i>2,958</i>	<i>100.0</i>
	By Revenue							
Total \$1 Million or Less	1,252	35.2	50,562	47.5	38	88.4	2,926	98.9
	By Loan Size							
\$100,000 or Less	3,358	94.3	36,761	34.5	34	79.1	864	29.2
\$100,001 - \$250,000	99	2.8	16,768	15.7	7	16.3	1,500	50.7
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	104	2.9	52,990	49.7	2	4.7	594	20.1
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total</i>	<i>3,561</i>	<i>100.0</i>	<i>106,519</i>	<i>100.0</i>	<i>43</i>	<i>100.0</i>	<i>2,958</i>	<i>100.0</i>

