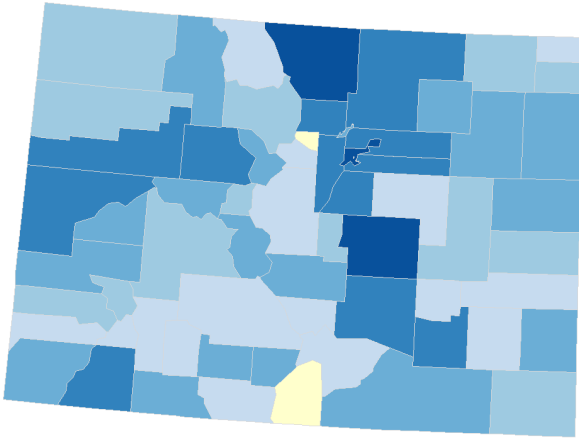




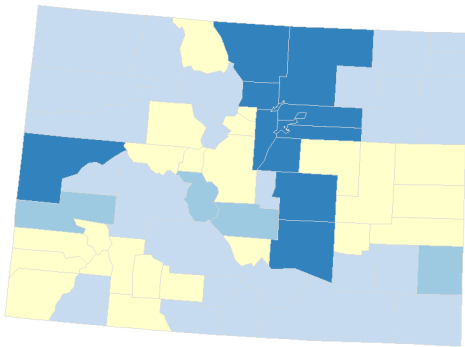
Community Bank Presence in Contrast

COLORADO

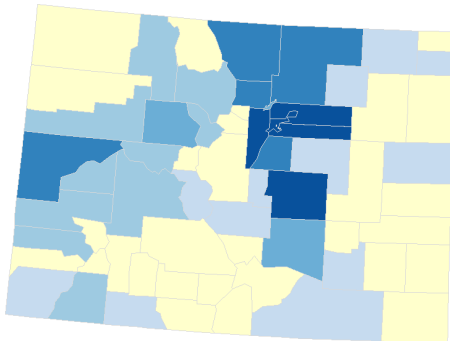
Community Bank Branch Locations



Credit Union Branch Locations



Large Bank Branch Locations



Community banks in CO represent **42%** of all bank branches in the state and have physical locations in...

100% of rural* counties

92% of LMI* counties

97% of all CO counties

In many cases, counties rely **solely** on community banks for local access to banking services, including...

38% of rural* counties

15% of LMI* counties

23% of all CO counties

**Rural counties are classified as non-core areas under the U.S. Census Bureau's urban-rural framework. LMI (low-to-moderate income) counties are defined as counties where at least 25 percent of the population lives at or below 150 percent of the federal poverty level.*



icba.org



Community Bank Presence in Contrast

COLORADO

| Category | Metric | Community Banks | Credit Unions | Large Banks |
|------------------------|--|-----------------|---------------|-------------|
| All CO Counties | Share of Counties with 1+ Branches | 97% | 64% | 55% |
| | Number of Counties with 0 Branches | 2 | 23 | 29 |
| | Average Number of Branches per County | 11 | 6 | 10 |
| | Median Number of Branches per County | 6 | 1 | 1 |
| | Share of Counties with Only One Institution Type | 23% | 2% | 0% |
| | Counties with Only One Institution Type | 15 | 1 | 0 |
| LMI Counties | Share of Counties with 1+ Branch | 92% | 85% | 31% |
| | Number of Counties with 0 Branches | 1 | 2 | 9 |
| | Average Number of Branches per County | 4 | 1 | 0 |
| | Median Number of Branches per County | 3 | 1 | 0 |
| | Share of Counties with Only One Institution Type | 15% | 8% | 0% |
| | Counties with Only One Institution Type | 2 | 1 | 0 |
| Rural Counties | Share of Counties with 1+ Branch | 100% | 50% | 34% |
| | Number of Counties with 0 Branches | 0 | 16 | 21 |
| | Average Number of Branches per County | 4 | 1 | 1 |
| | Median Number Branches per County | 4 | 0 | 0 |
| | Share of Counties with Only One Institution Type | 38% | 0% | 0% |
| | Counties with Only One Institution Type | 12 | 0 | 0 |

Sources: FDIC Summary of Deposits, NCUA Call Reports, US Census