

# FDIC State Profile

Colorado

## Fourth Quarter 2009

### ECONOMIC INDICATORS (Change from year ago, unless noted)

<b>Employment Growth Rates</b>	<b>Q4-09</b>	<b>Q3-09</b>	<b>Q4-08</b>	<b>2009</b>	<b>2008</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	-5.0%	-5.5%	-0.7%	-4.5%	0.8%
Manufacturing (6%)	-10.6%	-11.2%	-4.8%	-10.1%	-1.9%
Other (non-manufacturing) Goods-Producing (7%)	-23.2%	-21.4%	-3.9%	-18.7%	-1.4%
Private Service-Producing (70%)	-3.9%	-4.6%	-0.7%	-3.9%	0.9%
Government (17%)	1.0%	1.1%	2.7%	1.7%	2.5%
Unemployment Rate (% of labor force)	7.4%	7.9%	5.8%	7.7%	4.9%
<b>Other Indicators</b>	<b>Q4-09</b>	<b>Q3-09</b>	<b>Q4-08</b>	<b>2009</b>	<b>2008</b>
Single-Family Home Permits	-3.0%	-35.1%	-51.1%	-38.4%	-43.0%
Multifamily Building Permits	-81.6%	-53.8%	-47.4%	-72.8%	-18.5%
Home Price Index	-2.4%	-1.5%	-0.1%	-1.2%	0.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.47	5.88	4.29	5.34	4.08

### BANKING TRENDS

<b>General Information</b>	<b>Q4-09</b>	<b>Q3-09</b>	<b>Q4-08</b>	<b>2009</b>	<b>2008</b>
Institutions (#)	145	148	153	145	153
Total Assets (in millions)	51,633	52,191	53,302	51,633	53,302
New Institutions (# < 3 years)	7	8	8	7	8
Subchapter S Institutions	38	38	41	38	41
<b>Asset Quality</b>	<b>Q4-09</b>	<b>Q3-09</b>	<b>Q4-08</b>	<b>2009</b>	<b>2008</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.91	3.16	2.21	2.91	2.21
Noncurrent Loans / Total Loans (median %)	1.80	1.66	1.16	1.80	1.16
ALLL/Total Loans (median %)	1.72	1.61	1.37	1.72	1.37
ALLL/Noncurrent Loans (median multiple)	0.82	0.89	0.87	0.82	0.87
Net Loan Losses / Total Loans (median %)	0.68	0.39	0.20	0.61	0.19
<b>Capital / Earnings</b>	<b>Q4-09</b>	<b>Q3-09</b>	<b>Q4-08</b>	<b>2009</b>	<b>2008</b>
Tier 1 Leverage (median %)	8.99	8.82	8.85	8.99	8.85
Return on Assets (median %)	0.48	0.59	0.42	0.46	0.58
Pretax Return on Assets (median %)	0.52	0.79	0.61	0.55	0.79
Net Interest Margin (median %)	4.06	4.12	4.13	4.10	4.08
Yield on Earning Assets (median %)	5.42	5.61	6.15	5.65	6.40
Cost of Funding Earning Assets (median %)	1.28	1.44	1.84	1.48	2.08
Provisions to Avg. Assets (median %)	0.58	0.46	0.48	0.58	0.42
Noninterest Income to Avg. Assets (median %)	0.67	0.69	0.58	0.67	0.65
Overhead to Avg. Assets (median %)	3.14	3.12	3.08	3.12	3.12
<b>Liquidity / Sensitivity</b>	<b>Q4-09</b>	<b>Q3-09</b>	<b>Q4-08</b>	<b>2009</b>	<b>2008</b>
Net Loans to Assets (median %)	63.8	64.8	67.5	63.8	67.5
Noncore Funding to Assets (median %)	22.2	22.0	22.6	22.2	22.6
Long-term Assets to Assets (median %, call filers)	19.5	19.3	16.4	19.5	16.4
Brokered Deposits (number of institutions)	78	75	78	78	78
Brokered Deposits to Assets (median % for those above)	2.3	4.3	4.4	2.3	4.4
<b>Loan Concentrations (median % of Total Risk-Based Capital)</b>	<b>Q4-09</b>	<b>Q3-09</b>	<b>Q4-08</b>	<b>2009</b>	<b>2008</b>
Commercial and Industrial	48.3	48.5	55.9	48.3	55.9
Commercial Real Estate	278.9	282.3	291.8	278.9	291.8
Construction & Development	57.8	65.6	78.2	57.8	78.2
Multifamily Residential Real Estate	10.9	9.6	9.2	10.9	9.2
Nonresidential Real Estate	167.2	170.2	176.1	167.2	176.1
Residential Real Estate	159.2	158.2	136.4	159.2	136.4
Consumer	11.6	11.9	12.2	11.6	12.2
Agriculture	8.5	10.2	10.5	8.5	10.5

### BANKING PROFILE

<b>Largest Deposit Markets (from 2009 Summary of Deposits)</b>	<b>Institutions in Market</b>	<b>Deposits (\$ millions)</b>	<b>Asset Distribution</b>	<b>Institutions</b>
Denver-Aurora, CO	90	48,430	< \$100 million	51 (35.2%)
Boulder, CO	32	6,043	\$100 million to \$250 million	41 (28.3%)
Colorado Springs, CO	43	5,728	\$250 million to \$1 billion	41 (28.3%)
Fort Collins-Loveland, CO	33	4,656	\$1 billion to \$10 billion	12 (8.3%)
Greeley, CO	27	3,043	> \$10 billion	0 (0%)