

FDIC State Profile

Colorado

Second Quarter 2009

ECONOMIC INDICATORS (Change from year ago, unless noted)

Employment Growth Rates	Q2-09	Q1-09	Q2-08	2008	2007
Total Nonfarm (share of trailing four quarter employment in parentheses)	-4.1%	-2.6%	1.3%	0.8%	2.3%
Manufacturing (6%)	-9.6%	-6.8%	-0.8%	-1.8%	-1.4%
Other (non-manufacturing) Goods-Producing (8%)	-13.7%	-8.9%	-1.1%	-1.8%	2.2%
Private Service-Producing (69%)	-4.0%	-2.8%	1.5%	0.9%	2.7%
Government (17%)	2.2%	2.9%	2.3%	2.5%	2.0%
Unemployment Rate (% of labor force)	7.5%	7.1%	4.7%	4.9%	3.9%

Other Indicators	Q2-09	Q1-09	Q2-08	2008	2007
Single-Family Home Permits	-44.9%	-54.3%	-43.0%	-43.0%	-31.5%
Multifamily Building Permits	-73.2%	-77.4%	-19.0%	-18.5%	10.3%
Home Price Index	-1.1%	0.4%	1.3%	0.9%	2.1%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.66	4.32	4.13	4.08	3.07

BANKING TRENDS

General Information	Q2-09	Q1-09	Q2-08	2008	2007
Institutions (#)	148	151	156	153	159
Total Assets (in millions)	51,897	170,669	53,968	53,302	50,951
New Institutions (# < 3 years)	8	8	6	8	6
Subchapter S Institutions	40	41	44	41	43

Asset Quality	Q2-09	Q1-09	Q2-08	2008	2007
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.85	3.12	1.78	2.21	1.54
Noncurrent Loans / Total Loans (median %)	1.35	1.22	0.71	1.16	0.49
ALLL/Total Loans (median %)	1.52	1.49	1.17	1.37	1.10
ALLL/Noncurrent Loans (median multiple)	0.80	0.79	1.05	0.87	1.23
Net Loan Losses / Total Loans (median %)	0.35	0.14	0.05	0.19	0.06

Capital / Earnings	Q2-09	Q1-09	Q2-08	2008	2007
Tier 1 Leverage (median %)	9.01	8.90	9.08	8.85	8.77
Return on Assets (median %)	0.62	0.69	0.91	0.58	1.05
Pretax Return on Assets (median %)	0.79	0.92	1.23	0.79	1.34
Net Interest Margin (median %)	4.08	4.09	4.11	4.08	4.28
Yield on Earning Assets (median %)	5.73	5.90	6.39	6.40	7.35
Cost of Funding Earning Assets (median %)	1.55	1.64	2.09	2.08	3.00
Provisions to Avg. Assets (median %)	0.43	0.35	0.17	0.42	0.13
Noninterest Income to Avg. Assets (median %)	0.69	0.65	0.67	0.65	0.77
Overhead to Avg. Assets (median %)	3.16	3.04	3.13	3.12	3.24

Liquidity / Sensitivity	Q2-09	Q1-09	Q2-08	2008	2007
Net Loans to Assets (median %)	65.8	66.4	65.1	67.5	62.2
Noncore Funding to Assets (median %)	22.1	22.2	20.9	22.6	19.1
Long-term Assets to Assets (median %, call filers)	18.0	16.6	15.9	16.4	13.1
Brokered Deposits (number of institutions)	72	79	61	78	66
Brokered Deposits to Assets (median % for those above)	4.8	4.4	4.7	4.4	5.1

Loan Concentrations (median % of Total Risk-Based Capital)	Q2-09	Q1-09	Q2-08	2008	2007
Commercial and Industrial	54.9	55.1	61.4	55.9	61.1
Commercial Real Estate	291.6	297.6	288.2	291.8	291.2
Construction & Development	73.5	73.4	84.3	78.2	93.5
Multifamily Residential Real Estate	10.0	9.6	7.8	9.2	5.9
Nonresidential Real Estate	168.6	169.5	161.1	176.1	149.4
Residential Real Estate	156.7	152.8	130.6	136.4	119.6
Consumer	12.2	12.6	13.7	12.2	14.6
Agriculture	9.5	11.6	8.3	10.5	8.3

BANKING PROFILE

Largest Deposit Markets (from 2008 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset	
			Distribution	Institutions
Denver-Aurora, CO	90	45,973	< \$100 million	52 (35.1%)
Boulder, CO	34	5,796	\$100 million to \$250 million	45 (30.4%)
Colorado Springs, CO	42	5,547	\$250 million to \$1 billion	39 (26.4%)
Fort Collins-Loveland, CO	34	4,412	\$1 billion to \$10 billion	12 (8.1%)
Greeley, CO	28	3,856	> \$10 billion	0 (0%)