



# State Profile

Colorado

## Second Quarter 2017

### ECONOMIC INDICATORS

#### Employment Growth Rates (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Total Nonfarm (share of trailing four quarter employment in parentheses)	2.0%	1.9%	2.2%	2.2%	3.1%
Manufacturing (5%)	-0.4%	-0.3%	1.0%	0.9%	3.3%
Other (non-manufacturing) Goods-Producing (7%)	0.2%	-0.1%	-0.8%	-0.8%	1.8%
Private Service-Providing (71%)	2.6%	2.5%	2.6%	2.6%	3.5%
Government (16%)	0.9%	1.0%	2.0%	2.2%	2.1%
Unemployment Rate (% of labor force)	2.3%	2.8%	3.4%	3.3%	3.8%

#### Other Indicators (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Single-Family Home Permits	7.7%	12.6%	8.1%	11.5%	10.9%
Multifamily Building Permits	41.9%	70.6%	15.7%	35.9%	-5.3%
Home Price Index	10.4%	10.3%	11.4%	10.9%	10.9%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.30	2.11	2.56	2.27	2.62

### BANKING TRENDS

#### General Information

	Q2-17	Q1-17	Q2-16	2016	2015
Institutions (#)	88	88	91	88	91
Total Assets (in millions)	61,291	58,492	56,851	57,556	50,731
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	32	32	33	32	33

#### Asset Quality

	Q2-17	Q1-17	Q2-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.86	0.98	0.94	0.91	0.95
Noncurrent Loans / Total Loans (median %)	0.42	0.42	0.49	0.34	0.53
ALLL/Total Loans (median %)	1.33	1.35	1.32	1.32	1.36
ALLL/Noncurrent Loans (median multiple)	2.03	1.96	1.58	2.42	2.13
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.00	0.01	0.01

#### Capital / Earnings

	Q2-17	Q1-17	Q2-16	2016	2015
Tier 1 Leverage (median %)	10.33	10.31	10.02	9.99	9.92
Return on Assets (median %)	1.03	0.96	1.03	0.94	0.91
Pretax Return on Assets (median %)	1.35	1.21	1.24	1.16	1.07
Net Interest Margin (median %)	3.91	3.79	3.91	3.87	3.80
Yield on Earning Assets (median %)	4.21	4.06	4.13	4.08	4.05
Cost of Funding Earning Assets (median %)	0.29	0.27	0.29	0.29	0.30
Provisions to Avg. Assets (median %)	0.05	0.00	0.04	0.05	0.04
Noninterest Income to Avg. Assets (median %)	0.49	0.43	0.49	0.51	0.49
Overhead to Avg. Assets (median %)	2.88	2.96	2.97	3.02	3.02

#### Liquidity/Sensitivity

	Q2-17	Q1-17	Q2-16	2016	2015
Net Loans to Assets (median %)	65.29	64.53	66.25	65.82	63.72
Noncore Funding to Assets (median %)	6.47	6.24	6.76	6.32	6.70
Long-term Assets to Assets (median %, call filers)	26.89	27.13	25.97	27.09	26.45
Brokered Deposits (number of institutions)	36	36	36	35	39
Brokered Deposits to Assets (median % for those above)	2.86	2.62	3.20	2.66	3.34

#### Loan Concentrations (median % of Qualifying Total Capital)

	Q2-17	Q1-17	Q2-16	2016	2015
Commercial and Industrial	48.85	50.40	56.86	53.11	53.41
Commercial Real Estate	236.19	236.29	226.73	227.96	226.44
Construction & Development	37.68	40.84	39.42	41.40	38.55
Multifamily Residential Real Estate	9.24	8.87	8.76	8.40	7.93
Nonresidential Real Estate	171.09	170.27	173.43	165.36	159.17
Residential Real Estate	121.85	122.34	117.58	126.28	123.00
Consumer	6.96	6.68	6.88	6.86	7.25
Agriculture	21.06	18.17	16.94	19.05	13.69

### BANKING PROFILE

Largest Deposit Markets (from 2016 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Denver-Aurora-Lakewood, CO	71	75,865	< \$100 million	16 (18.2%)
Boulder, CO	34	9,269	\$100 million to \$250 million	42 (47.7%)
Colorado Springs, CO	40	7,708	\$250 million to \$1 billion	20 (22.7%)
Fort Collins, CO	28	7,347	\$1 billion to \$10 billion	9 (10.2%)
Greeley, CO	24	3,506	> \$10 billion	1 (1.1%)