

# FDIC State Profile

Colorado

## Fourth Quarter 2017

### ECONOMIC INDICATORS

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

	Q4-17	Q3-17	Q4-16	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	2.2%	2.0%	2.2%	2.2%	2.4%
Manufacturing (5%)	0.8%	1.0%	0.9%	0.9%	1.2%
Other (non-manufacturing) Goods-Producing (7%)	7.6%	6.1%	1.5%	5.8%	-0.3%
Private Service-Providing (71%)	2.0%	1.7%	2.3%	2.0%	2.7%
Government (16%)	1.6%	2.0%	2.4%	1.9%	2.8%
Unemployment Rate (% of labor force)	3.0%	2.9%	3.0%	2.8%	3.3%

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

	Q4-17	Q3-17	Q4-16	2017	2016
Single-Family Home Permits	22.4%	15.5%	10.8%	14.3%	11.5%
Multifamily Building Permits	-41.4%	8.8%	81.3%	7.9%	35.9%
Home Price Index	9.2%	9.6%	10.0%	10.0%	10.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.86	2.15	2.04	2.11	2.27

### BANKING TRENDS

#### General Information

	Q4-17	Q3-17	Q4-16	2017	2016
Institutions (#)	84	87	88	84	88
Total Assets (in millions)	63,043	62,549	57,556	63,043	57,556
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	29	31	32	29	32

#### Asset Quality

	Q4-17	Q3-17	Q4-16	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.83	0.86	0.91	0.83	0.91
Noncurrent Loans / Total Loans (median %)	0.41	0.30	0.34	0.41	0.34
ALLL/Total Loans (median %)	1.33	1.32	1.32	1.33	1.32
ALLL/Noncurrent Loans (median multiple)	1.69	1.98	2.42	1.69	2.42
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.00	0.00	0.01

#### Capital / Earnings

	Q4-17	Q3-17	Q4-16	2017	2016
Tier 1 Leverage (median %)	10.35	10.29	9.99	10.35	9.99
Return on Assets (median %)	0.94	1.08	0.86	0.97	0.94
Pretax Return on Assets (median %)	1.35	1.31	1.08	1.17	1.16
Net Interest Margin (median %)	4.03	4.02	3.83	3.93	3.87
Yield on Earning Assets (median %)	4.34	4.34	4.10	4.22	4.08
Cost of Funding Earning Assets (median %)	0.32	0.31	0.28	0.30	0.29
Provisions to Avg. Assets (median %)	0.03	0.03	0.02	0.06	0.05
Noninterest Income to Avg. Assets (median %)	0.46	0.44	0.44	0.46	0.51
Overhead to Avg. Assets (median %)	2.92	2.86	3.02	2.88	3.02

#### Liquidity/Sensitivity

	Q4-17	Q3-17	Q4-16	2017	2016
Net Loans to Assets (median %)	66.08	64.10	65.82	66.08	65.82
Noncore Funding to Assets (median %)	6.43	6.53	6.32	6.43	6.32
Long-term Assets to Assets (median %, call filers)	26.05	27.24	27.09	26.05	27.09
Brokered Deposits (number of institutions)	34	34	35	34	35
Brokered Deposits to Assets (median % for those above)	3.69	2.53	2.66	3.69	2.66

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

	Q4-17	Q3-17	Q4-16	2017	2016
Commercial and Industrial	48.33	49.34	53.11	48.33	53.11
Commercial Real Estate	239.30	243.04	227.96	239.30	227.96
Construction & Development	39.31	41.97	41.40	39.31	41.40
Multifamily Residential Real Estate	7.54	9.24	8.40	7.54	8.40
Nonresidential Real Estate	180.95	165.54	165.36	180.95	165.36
Residential Real Estate	130.03	124.42	126.28	130.03	126.28
Consumer	7.93	6.63	6.86	7.93	6.86
Agriculture	17.25	17.89	19.05	17.25	19.05

### BANKING PROFILE

#### Largest Deposit Markets (from 2017 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Denver-Aurora-Lakewood, CO	71	80,651	< \$100 million	17 (20.2%)
Boulder, CO	33	10,079	\$100 million to \$250 million	35 (41.7%)
Colorado Springs, CO	39	7,887	\$250 million to \$1 billion	22 (26.2%)
Fort Collins, CO	27	7,622	\$1 billion to \$10 billion	9 (10.7%)
Greeley, CO	24	3,804	> \$10 billion	1 (1.2%)