



State Profile

Colorado

Third Quarter 2011

ECONOMIC INDICATORS

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

	Q3-11	Q2-11	Q3-10	2010	2009
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.0%	0.4%	-0.2%	-1.1%	-4.5%
Manufacturing (6%)	0.9%	0.6%	-1.4%	-3.4%	-10.1%
Other (non-manufacturing) Goods-Producing (6%)	-2.9%	-5.1%	-7.2%	-10.5%	-18.3%
Private Service-Producing (71%)	1.7%	1.2%	0.4%	-0.5%	-3.8%
Government (18%)	-0.6%	-1.3%	0.7%	0.7%	1.7%
Unemployment Rate (% of labor force)	8.4%	8.7%	8.8%	8.9%	8.3%

Other Indicators (change from year ago, unless noted)

	Q3-11	Q2-11	Q3-10	2010	2009
Single-Family Home Permits	15.9%	14.5%	5.0%	20.9%	-38.4%
Multifamily Building Permits	137.9%	127.4%	13.0%	20.0%	-72.8%
Home Price Index	-3.3%	-3.2%	-0.7%	-2.6%	-1.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.72	6.58	6.52	6.22	5.41

BANKING TRENDS

General Information

	Q3-11	Q2-11	Q3-10	2010	2009
Institutions (#)	109	112	141	117	145
Total Assets (in millions)	44,605	45,265	49,299	49,136	51,527
New Institutions (# < 3 years)	0	2	4	3	7
Subchapter S Institutions	34	36	37	37	38

Asset Quality

	Q3-11	Q2-11	Q3-10	2010	2009
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.73	4.61	3.61	3.73	2.89
Noncurrent Loans / Total Loans (median %)	2.31	2.58	2.05	2.64	1.79
ALLL/Total Loans (median %)	2.13	2.18	2.02	2.06	1.74
ALLL/Noncurrent Loans (median multiple)	0.77	0.77	0.78	0.65	0.87
Net Loan Losses / Total Loans (median %)	0.45	0.22	0.39	0.76	0.61

Capital / Earnings

	Q3-11	Q2-11	Q3-10	2010	2009
Tier 1 Leverage (median %)	9.71	9.54	8.94	9.28	8.86
Return on Assets (median %)	0.70	0.60	0.72	0.38	0.42
Pretax Return on Assets (median %)	0.82	0.69	0.93	0.47	0.44
Net Interest Margin (median %)	4.03	3.92	4.03	3.89	4.10
Yield on Earning Assets (median %)	4.96	4.88	5.12	5.13	5.65
Cost of Funding Earning Assets (median %)	0.81	0.87	0.99	1.18	1.48
Provisions to Avg. Assets (median %)	0.23	0.25	0.37	0.53	0.58
Noninterest Income to Avg. Assets (median %)	0.48	0.54	0.68	0.58	0.67
Overhead to Avg. Assets (median %)	3.20	3.31	3.16	3.24	3.15

Liquidity/Sensitivity

	Q3-11	Q2-11	Q3-10	2010	2009
Net Loans to Assets (median %)	57.24	59.24	61.66	61.82	63.70
Noncore Funding to Assets (median %)	19.22	21.78	21.36	23.99	22.16
Long-term Assets to Assets (median %, call filers)	21.25	21.70	21.42	17.45	19.49
Brokered Deposits (number of institutions)	44	48	66	54	78
Brokered Deposits to Assets (median % for those above)	3.78	4.09	3.38	4.37	2.34

Loan Concentrations (median % of Total Risk-Based Capital)

	Q3-11	Q2-11	Q3-10	2010	2009
Commercial and Industrial	47.37	51.66	44.31	53.55	49.30
Commercial Real Estate	222.06	236.03	238.45	247.45	279.45
Construction & Development	41.71	47.15	47.24	52.51	57.75
Multifamily Residential Real Estate	7.31	7.94	11.69	7.63	10.88
Nonresidential Real Estate	156.61	168.20	158.32	169.90	167.19
Residential Real Estate	114.14	120.68	148.14	130.42	165.88
Consumer	10.81	11.29	9.62	12.30	11.59
Agriculture	18.34	22.14	8.45	19.68	8.47

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Denver-Aurora, CO	72	57,917	< \$100 million	39 (35.8%)
Boulder, CO	30	6,705	\$100 million to \$250 million	44 (40.4%)
Colorado Springs, CO	40	5,887	\$250 million to \$1 billion	16 (14.7%)
Fort Collins-Loveland, CO	29	4,848	\$1 billion to \$10 billion	9 (8.3%)
Greeley, CO	25	2,931	> \$10 billion	1 (0.9%)