



State Profile

Colorado

First Quarter 2012

ECONOMIC INDICATORS

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

	Q1-12	Q4-11	Q1-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	2.1%	1.6%	1.2%	1.5%	-1.0%
Manufacturing (6%)	2.9%	1.9%	2.4%	2.8%	-3.2%
Other (non-manufacturing) Goods-Producing (6%)	4.8%	1.7%	-1.7%	0.3%	-10.3%
Private Service-Producing (71%)	2.4%	2.0%	1.7%	1.9%	-0.4%
Government (17%)	0.0%	0.0%	-0.0%	-0.3%	0.9%
Unemployment Rate (% of labor force)	7.8%	8.0%	8.6%	8.3%	8.9%

Other Indicators (change from year ago, unless noted)

	Q1-12	Q4-11	Q1-11	2011	2010
Single-Family Home Permits	34.6%	9.6%	-28.1%	2.6%	20.9%
Multifamily Building Permits	60.4%	86.6%	-0.5%	77.7%	20.0%
Home Price Index	0.0%	-2.1%	-2.5%	-2.5%	-2.7%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	4.85	5.07	5.49	5.72	6.22

BANKING TRENDS

General Information

	Q1-12	Q4-11	Q1-11	2011	2010
Institutions (#)	107	108	112	108	117
Total Assets (in millions)	44,326	43,618	44,860	43,618	49,145
New Institutions (# < 3 years)	0	0	2	0	3
Subchapter S Institutions	34	34	36	34	37

Asset Quality

	Q1-12	Q4-11	Q1-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.50	3.42	4.63	3.42	3.73
Noncurrent Loans / Total Loans (median %)	1.98	2.09	2.69	2.09	2.64
ALLL/Total Loans (median %)	2.08	2.10	2.23	2.10	2.06
ALLL/Noncurrent Loans (median multiple)	0.88	0.79	0.65	0.79	0.65
Net Loan Losses / Total Loans (median %)	0.09	0.23	0.23	0.49	0.76

Capital / Earnings

	Q1-12	Q4-11	Q1-11	2011	2010
Tier 1 Leverage (median %)	9.79	9.70	9.58	9.70	9.28
Return on Assets (median %)	0.66	0.56	0.51	0.56	0.38
Pretax Return on Assets (median %)	0.76	0.65	0.62	0.67	0.47
Net Interest Margin (median %)	3.96	4.05	3.90	3.99	3.89
Yield on Earning Assets (median %)	4.59	4.81	4.84	4.90	5.13
Cost of Funding Earning Assets (median %)	0.59	0.67	0.92	0.79	1.18
Provisions to Avg. Assets (median %)	0.15	0.17	0.24	0.27	0.53
Noninterest Income to Avg. Assets (median %)	0.52	0.54	0.53	0.52	0.58
Overhead to Avg. Assets (median %)	3.08	3.24	3.30	3.23	3.24

Liquidity/Sensitivity

	Q1-12	Q4-11	Q1-11	2011	2010
Net Loans to Assets (median %)	55.10	56.12	59.08	56.12	61.82
Noncore Funding to Assets (median %)	18.54	19.42	22.82	19.42	23.99
Long-term Assets to Assets (median %, call filers)*	25.98	23.83	20.61	23.83	17.45
Brokered Deposits (number of institutions)	43	44	48	44	54
Brokered Deposits to Assets (median % for those above)	3.62	3.65	4.15	3.65	4.37

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

	Q1-12	Q4-11	Q1-11	2011	2010
Commercial and Industrial	45.69	44.92	52.12	44.92	53.55
Commercial Real Estate	225.22	225.48	236.03	225.48	247.45
Construction & Development	38.50	40.07	48.60	40.07	52.51
Multifamily Residential Real Estate	6.39	6.51	7.07	6.51	7.63
Nonresidential Real Estate	154.69	163.17	165.04	163.17	169.90
Residential Real Estate	105.25	106.70	122.90	106.70	130.42
Consumer	9.41	10.37	11.61	10.37	12.30
Agriculture	10.45	15.08	22.00	15.08	19.68

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Denver-Aurora-Broomfield, CO	72	57,917	< \$100 million	34 (31.8%)
Boulder, CO	30	6,705	\$100 million to \$250 million	47 (43.9%)
Colorado Springs, CO	40	5,887	\$250 million to \$1 billion	17 (15.9%)
Fort Collins-Loveland, CO	29	4,848	\$1 billion to \$10 billion	8 (7.5%)
Greeley, CO	25	2,931	> \$10 billion	1 (0.9%)

* Prior to 2012, does not include data for insured savings institutions that filed Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports.