



State Profile

Colorado

Third Quarter 2012

ECONOMIC INDICATORS

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

	Q3-12	Q2-12	Q3-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.6%	1.5%	1.7%	1.5%	-1.0%
Manufacturing (6%)	1.8%	2.5%	3.8%	2.8%	-3.2%
Other (non-manufacturing) Goods-Producing (6%)	4.4%	4.2%	0.9%	0.3%	-10.3%
Private Service-Producing (71%)	1.5%	1.6%	2.1%	1.9%	-0.4%
Government (17%)	0.5%	0.0%	-0.2%	-0.3%	0.9%
Unemployment Rate (% of labor force)	8.2%	8.1%	8.3%	8.3%	8.9%

Other Indicators (change from year ago, unless noted)

	Q3-12	Q2-12	Q3-11	2011	2010
Single-Family Home Permits	43.7%	34.0%	15.9%	2.6%	20.9%
Multifamily Building Permits	47.6%	333.9%	137.9%	77.7%	20.0%
Home Price Index	2.0%	1.9%	-2.9%	-2.6%	-2.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	4.94	5.74	5.73	5.72	6.22

BANKING TRENDS

General Information

	Q3-12	Q2-12	Q3-11	2011	2010
Institutions (#)	105	106	109	108	117
Total Assets (in millions)	45,493	44,432	44,601	43,621	49,150
New Institutions (# < 3 years)	0	0	0	0	3
Subchapter S Institutions	34	34	34	34	37

Asset Quality

	Q3-12	Q2-12	Q3-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.84	2.81	3.73	3.42	3.73
Noncurrent Loans / Total Loans (median %)	1.65	1.87	2.33	2.09	2.64
ALLL/Total Loans (median %)	2.09	2.04	2.13	2.10	2.06
ALLL/Noncurrent Loans (median multiple)	0.98	0.98	0.77	0.79	0.65
Net Loan Losses / Total Loans (median %)	0.02	0.09	0.45	0.49	0.75

Capital / Earnings

	Q3-12	Q2-12	Q3-11	2011	2010
Tier 1 Leverage (median %)	9.76	9.90	9.64	9.70	9.28
Return on Assets (median %)	0.81	0.67	0.68	0.56	0.38
Pretax Return on Assets (median %)	0.99	0.80	0.82	0.67	0.47
Net Interest Margin (median %)	3.90	3.89	4.03	3.99	3.89
Yield on Earning Assets (median %)	4.49	4.54	4.96	4.90	5.13
Cost of Funding Earning Assets (median %)	0.51	0.54	0.81	0.79	1.18
Provisions to Avg. Assets (median %)	0.02	0.06	0.23	0.27	0.53
Noninterest Income to Avg. Assets (median %)	0.57	0.53	0.48	0.52	0.58
Overhead to Avg. Assets (median %)	3.11	3.15	3.20	3.23	3.24

Liquidity/Sensitivity

	Q3-12	Q2-12	Q3-11	2011	2010
Net Loans to Assets (median %)	55.49	55.63	57.24	56.12	61.82
Noncore Funding to Assets (median %)	17.32	18.40	19.22	19.42	23.99
Long-term Assets to Assets (median %, call filers)*	25.59	25.37	21.25	23.83	17.45
Brokered Deposits (number of institutions)	41	43	44	44	54
Brokered Deposits to Assets (median % for those above)	2.54	3.64	3.78	3.65	4.37

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

	Q3-12	Q2-12	Q3-11	2011	2010
Commercial and Industrial	42.28	42.83	47.37	45.53	53.55
Commercial Real Estate	214.86	210.82	222.06	225.48	247.45
Construction & Development	35.12	36.09	41.71	40.07	52.51
Multifamily Residential Real Estate	6.00	6.17	7.31	6.51	7.63
Nonresidential Real Estate	156.83	161.24	156.61	163.17	169.90
Residential Real Estate	102.98	105.78	111.58	106.70	130.42
Consumer	9.47	9.92	10.81	10.37	12.30
Agriculture	13.67	12.26	18.34	15.08	19.68

BANKING PROFILE

Largest Deposit Markets (from 2012 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Denver-Aurora-Broomfield, CO	71	59,304	< \$100 million	34 (32.4%)
Boulder, CO	31	6,826	\$100 million to \$250 million	43 (41%)
Colorado Springs, CO	40	6,282	\$250 million to \$1 billion	19 (18.1%)
Fort Collins-Loveland, CO	28	5,324	\$1 billion to \$10 billion	8 (7.6%)
Greeley, CO	26	2,981	> \$10 billion	1 (1%)

* 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.