

ALPINE BANKS OF COLORADO

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1061679	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,682	\$2,666	-0.6%	
Loans	\$2,108	\$1,971	-6.5%	
<i>Construction & development</i>	\$788	\$553	-29.8%	
<i>Closed-end 1-4 family residential</i>	\$307	\$416	35.4%	
<i>Home equity</i>	\$249	\$235	-5.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$29	\$21	-28.6%	
<i>Commercial & Industrial</i>	\$75	\$77	3.1%	
<i>Commercial real estate</i>	\$571	\$560	-1.8%	
Unused commitments	\$491	\$382	-22.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$26	\$13	-48.9%	
Asset-backed securities	\$13	\$0	-100.0%	
Other securities	\$304	\$314	3.4%	
Cash & balances due	\$64	\$172	170.1%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$22	\$27	20.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$24	\$30	26.8%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$2,415	\$2,361	-2.3%	
Deposits	\$2,350	\$2,289	-2.6%	
Total other borrowings	\$49	\$58	16.9%	
FHLB advances	\$14	\$18	22.0%	
Equity				
Equity capital at quarter end	\$267	\$304	14.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15	\$50	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	10.8%	--	
Tier 1 risk based capital ratio	10.6%	12.9%	--	
Total risk based capital ratio	11.5%	14.1%	--	
Return on equity ¹	15.5%	-8.0%	--	
Return on assets ¹	1.5%	-0.9%	--	
Net interest margin ¹	4.7%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	62.8%	28.7%	--	
Loss provision to net charge-offs (qtr)	913.7%	144.5%	--	
Net charge-offs to average loans and leases ¹	0.1%	2.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.7%	10.9%	0.0%	1.7%
<i>Closed-end 1-4 family residential</i>	1.2%	7.0%	0.0%	0.2%
<i>Home equity</i>	0.0%	3.8%	0.1%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	3.8%	0.3%	0.8%
<i>Commercial & Industrial</i>	0.0%	0.5%	0.2%	0.4%
<i>Commercial real estate</i>	1.3%	1.8%	0.0%	0.1%
<i>Total loans</i>	1.6%	6.0%	0.0%	0.7%