

COBIZ FINANCIAL INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1060328	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,617	\$2,377	-9.2%	
Loans	\$2,031	\$1,737	-14.5%	
Construction & development	\$474	\$282	-40.5%	
Closed-end 1-4 family residential	\$83	\$90	8.3%	
Home equity	\$111	\$92	-16.9%	
Credit card	\$0	\$0		
Other consumer	\$15	\$12	-17.7%	
Commercial & Industrial	\$547	\$458	-16.3%	
Commercial real estate	\$686	\$717	4.5%	
Unused commitments	\$639	\$497	-22.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$438	\$403	-8.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$39	\$126	226.4%	
Cash & balances due	\$37	\$55	47.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,390	\$2,170	-9.2%	
Deposits	\$1,696	\$2,005	18.2%	
Total other borrowings	\$677	\$140	-79.3%	
FHLB advances	\$59	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$228	\$206	-9.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	8.3%	--	
Tier 1 risk based capital ratio	10.2%	10.1%	--	
Total risk based capital ratio	11.5%	11.4%	--	
Return on equity ¹	-11.8%	-3.3%	--	
Return on assets ¹	-1.0%	-0.3%	--	
Net interest margin ¹	4.5%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	102.9%	135.0%	--	
Loss provision to net charge-offs (qtr)	282.6%	70.6%	--	
Net charge-offs to average loans and leases ¹	1.6%	4.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	5.5%	12.3%	1.4%	3.9%
Closed-end 1-4 family residential	0.0%	5.5%	0.0%	0.9%
Home equity	1.1%	2.8%	0.2%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.7%	0.3%	0.1%	0.2%
Commercial & Industrial	1.8%	1.4%	0.2%	1.5%
Commercial real estate	0.4%	0.9%	0.0%	0.0%
Total loans	2.0%	3.2%	0.4%	1.2%