

GUARANTY BANCORP, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 2637820	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$358	\$372	3.9%	
Loans	\$273	\$288	5.6%	
<i>Construction & development</i>	\$12	\$10	-14.4%	
<i>Closed-end 1-4 family residential</i>	\$133	\$140	4.9%	
<i>Home equity</i>	\$14	\$15	10.9%	
<i>Credit card</i>	\$0	\$0	-99.1%	
<i>Other consumer</i>	\$14	\$12	-13.6%	
<i>Commercial & Industrial</i>	\$31	\$37	18.2%	
<i>Commercial real estate</i>	\$59	\$61	2.3%	
Unused commitments	\$33	\$36	9.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$10	-42.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$23	\$23	-0.6%	
Cash & balances due	\$22	\$28	28.4%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$335	\$341	1.7%	
Deposits	\$261	\$262	0.0%	
Total other borrowings	\$71	\$77	8.3%	
FHLB advances	\$64	\$57	-9.8%	
Equity				
Equity capital at quarter end	\$23	\$31	36.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	6.2%	8.6%	--	
Tier 1 risk based capital ratio	9.2%	12.7%	--	
Total risk based capital ratio	10.4%	14.0%	--	
Return on equity ¹	33.3%	6.5%	--	
Return on assets ¹	2.1%	0.6%	--	
Net interest margin ¹	3.5%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	667.0%	92.5%	--	
Loss provision to net charge-offs (qtr)	2620.0%	966.7%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.1%	0.7%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	2.3%	0.0%	0.3%	0.0%
<i>Other consumer</i>	0.3%	0.5%	0.1%	0.1%
<i>Commercial & Industrial</i>	0.3%	5.4%	0.0%	0.1%
<i>Commercial real estate</i>	0.1%	0.6%	0.0%	0.0%
<i>Total loans</i>	0.1%	1.2%	0.0%	0.0%