

**ALPINE BANKS OF COLORADO**

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1061679	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$2,257	\$2,397	6.2%	
Loans	\$1,374	\$1,387	1.0%	
Construction & development	\$271	\$230	-15.3%	
Closed-end 1-4 family residential	\$248	\$346	39.1%	
Home equity	\$194	\$197	1.4%	
Credit card	\$0	\$0		
Other consumer	\$11	\$13	18.2%	
Commercial & Industrial	\$69	\$62	-10.6%	
Commercial real estate	\$483	\$460	-4.7%	
Unused commitments	\$304	\$329	8.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$27	353.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$414	\$413	-0.2%	
Cash & balances due	\$279	\$356	27.5%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$27	\$47	76.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$29	\$41	39.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,986	\$2,112	6.4%	
Deposits	\$1,919	\$2,040	6.3%	
Total other borrowings	\$52	\$55	5.1%	
FHLB advances	\$14	\$12	-18.5%	
<b>Equity</b>				
Equity capital at quarter end	\$270	\$284	5.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.4%	11.1%	--	
Tier 1 risk based capital ratio	13.8%	15.2%	--	
Total risk based capital ratio	15.1%	16.4%	--	
Return on equity <sup>1</sup>	2.7%	7.4%	--	
Return on assets <sup>1</sup>	0.3%	0.9%	--	
Net interest margin <sup>1</sup>	4.5%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	75.6%	112.3%	--	
Loss provision to net charge-offs (qtr)	68.1%	19.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.4%	1.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	7.2%	4.1%	2.3%	1.4%
Closed-end 1-4 family residential	5.2%	1.1%	0.8%	0.3%
Home equity	1.9%	2.9%	0.7%	0.6%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.2%	0.8%	2.7%
Commercial & Industrial	1.9%	0.8%	1.1%	0.3%
Commercial real estate	3.6%	1.3%	0.0%	0.4%
Total loans	4.4%	2.2%	0.8%	0.6%