

Colorado Bank Troubled Asset Analysis by Asset Size Group - & New Frontier Bank

Period Ending March 2009 - (\$000s)

Bank Asset Size Group	Under \$100M	\$100M to \$500M	\$500M to \$1B	Over \$1B	All Banks	New Frontier Bank
Number of Banks	49	68	10	10	137	
Total Assets	\$3,082,162	\$17,770,783	\$7,880,068	\$19,498,081	\$48,231,094	\$1,774,588
Total Deposits	\$2,523,927	\$15,276,127	\$6,624,920	\$15,705,706	\$40,130,680	\$1,496,347
Profit (Net Income)	\$95	\$46,896	\$15,879	-\$7,169	\$55,701	-\$98,040
Total Loans	\$1,955,715	\$10,102,710	\$4,391,835	\$14,323,689	\$30,773,949	\$1,440,662
Loans 90+Days Past Due	\$2,577	\$13,593	\$13,941	\$39,840	\$69,951	\$28,640
Non-Accruing Loans	\$40,834	\$221,063	\$134,550	\$434,856	\$831,303	\$218,197
Other Real Estate Owned	\$22,176	\$69,404	\$39,088	\$107,629	\$238,297	\$43,417
Total Troubled Assets	\$65,587	\$304,060	\$187,579	\$582,325	\$1,139,551	\$290,254
Capital (Tier 1)	\$327,494	\$1,451,672	\$672,550	\$1,628,857	\$4,080,573	\$61,714
Reserves (Loan Loss Allowance)	\$34,116	\$165,780	\$66,933	\$279,897	\$546,726	\$93,119
Capital Plus Reserves	\$361,610	\$1,617,452	\$739,483	\$1,908,754	\$4,627,299	\$154,833
Aggregate Troubled Asset Ratio	18.1	18.8	25.4	30.5	24.6	187.5
Quarterly Change in Ratio	+3.5	+3.2	+6.6	+7.4	+3.9	+107.2
Quarterly Change in Troubled Assets	+\$8,930	+\$52,356	+\$63,090	+\$138,903	+\$263,279	+\$127,856
12 Month Change in Ratio	+7.9	+9.4	+14.1	+17.4	+9.8	+144.8
12 Month Change in Troubled Assets	+\$24,693	+\$172,934	+\$120,012	+\$351,579	+\$669,218	+\$206,771
Risk-Based Capital	\$352,674	\$1,580,216	\$729,970	\$1,843,520	\$4,506,380	\$82,829
Ratio: Commercial Real Estate Loans to Risk Based Capital	265%	295%	340%	454%	365%	670%
Ratio: Const & Dev Loans to Risk-Based Capital	76%	115%	176%	219%	113%	537%
Risk-Weighted Assets	\$2,152,314	\$11,418,883	\$5,291,286	\$16,044,449	\$34,906,932	\$1,616,772
Ratio:Tier One Leverage Capital	11.9	8.6	8.6	8.4	9.8	3.3
Ratio:Tier One RBC to Risk-Weighted Assets	19.2	13.4	14.1	10.2	15.3	3.8
Ratio:Total RBC to Risk-Weighted Assets	20.3	14.5	15.1	11.5	16.4	5.1
Real Estate Loans	\$1,489,463	\$8,538,310	\$3,578,837	\$11,595,782	\$25,202,392	\$943,790
Const & Dev Loans	\$291,000	\$1,899,000	\$1,320,000	\$4,033,000	\$7,543,000	\$445,000
SF & MF Loans	\$406,000	\$3,416,000	\$951,000	\$2,856,000	\$7,629,000	\$86,000
Farmland Loans	\$138,000	\$373,000	\$107,000	\$423,000	\$1,041,000	\$319,000
Commercial R.E. Loans - Owner Occupied	\$305,000	\$1,303,000	\$606,000	\$2,120,000	\$4,334,000	\$76,000
Commercial R.E. Loans - Investment	\$337,000	\$1,453,000	\$554,000	\$2,211,000	\$4,555,000	\$35,000
Total RE Loans 90+ Days Past Due & Non Accrual	\$37,492	\$207,039	\$130,967	\$422,282	\$797,780	\$188,286
Const & Dev Loans 90+ Days Past Due & Non Accrual	\$14,140	\$137,947	\$80,684	\$271,317	\$504,087	\$111,873
SF & MF Loans 90+ Days Past Due & Non Accrual	\$7,359	\$31,071	\$9,802	\$53,267	\$101,499	\$19,866
Comm R.E. Loans 90+ Days Past Due & Non Accrual	\$15,184	\$33,887	\$41,259	\$87,949	\$178,279	\$21,153
Total RE Loans 30-89 Days Past Due	\$22,838	\$146,761	\$72,521	\$280,670	\$522,790	\$213,297
Const & Dev Loans 30-89 Days Past Due	\$9,374	\$70,326	\$43,580	\$151,251	\$274,531	\$148,942
SF & MF Loans 30-89 Days Past Due	\$7,500	\$43,886	\$14,638	\$70,315	\$136,339	\$16,435
Comm Loans 30-89 Days Past Due	\$6,515	\$33,310	\$13,018	\$59,124	\$111,968	\$27,676
Total Delinquent Real Estate Loans	\$60,331	\$353,800	\$203,487	\$702,951	\$1,320,570	\$401,583
Non-Real Estate Troubled Assets	\$5,919	\$27,617	\$17,524	\$52,414	\$103,474	\$58,551
% of Non-Real Estate Troubled Assets	9.0%	9.1%	9.3%	9.0%	9.1%	20.2%

Note: Some amounts reported are approximations based on percentages reported by banks.

Sources: The Genesis Group Lender Services Division, Bank Performance Reports from FDIC