

Federal Financial Institutions Examination Council



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Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only - FFIEC 041

Institution Name	ALPINE BANK
City	GLENWOOD SPRINGS
State	CO
Zip Code	81601
Call Report Quarter End Date	3/31/2010
Report Type	041
RSSD-ID	260055
FDIC Certificate Number	23091
OCC Charter Number	0
ABA Routing Number	102103407
Last updated on	4/29/2010

Dollar amounts in thousands

2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	44	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	1,097	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	3,075	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	1,005	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	79	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	205	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense	RIAD4073	5,505	2.e.
3. Net interest income.....	RIAD4074	26,847	3.
4. Provision for loan and lease losses.....	RIAD4230	47,738	4.
5. Noninterest income:			5.
a. Income from fiduciary activities	RIAD4070	538	5.a.
b. Service charges on deposit accounts.....	RIAD4080	1,812	5.b.
c. Trading revenue.....	RIADA220	0	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	0	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	0	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	0	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	0	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	0	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	470	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	-3,249	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	0	5.k.
l. Other noninterest income.....	RIADB497	2,964	5.l.
m. Total noninterest income.....	RIAD4079	2,535	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	-511	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	0	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	10,412	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	3,157	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	174	7.c.2.
d. Other noninterest expense.....	RIAD4092	7,155	7.d.
e. Total noninterest expense.....	RIAD4093	20,898	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments.....	RIAD4301	-39,765	8.
9. Applicable income taxes (on item 8).....	RIAD4302	-15,923	9.
10. Income (loss) before extraordinary items and other adjustments.....	RIAD4300	-23,842	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	0	11.