



Local Overview

DENVER HOME SALES

Single Family Homes - NSA

	Jun 11	Jun 12
Active Listings	14,215	9,074
New Listings	4,970	4,922
Sales	3,295	3,981
Days on Market	99	71

Source: Metrolist, Inc NSA=Not Seasonally Adjusted

DENVER HOME PERMITS

Authorized Units Privately Owned - NSA

Month	Total	Y - Y Change
Apr 11	229	
Apr 12	449	220
May 11	356	
May 12	488	132

Source: US Census Bureau NSA=Not Seasonally Adjusted

COLORADO EMPLOYMENT

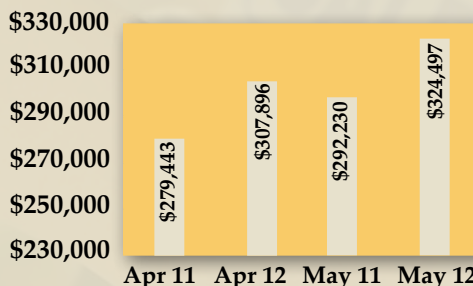
National Unemployment 8.2% - June 12

Month	Unemployment Rate
Feb 12	7.8%
Mar 12	7.8%
Apr 12	7.9%
May 12 P	8.1%

Source: Bureau of Labor Statistics NSA=Not Seasonally Adjusted
P=Preliminary Data *Change from prior month

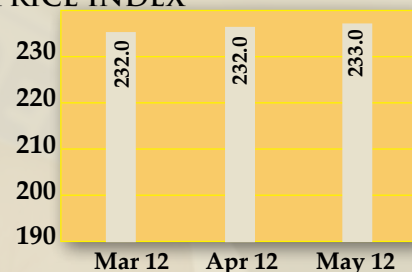
Denver Economic Benchmarks

DENVER AVERAGE HOME PRICE



Source: Denver Board of REALTORS®

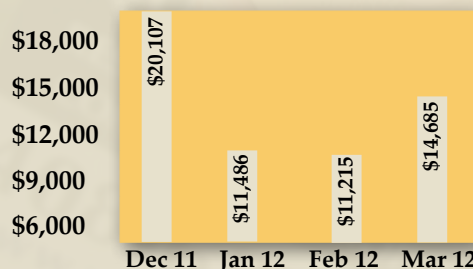
REGIONAL CONSUMER PRICE INDEX



Source: Bureau of Labor Statistics *West Urban Region

COLORADO RETAIL SALES

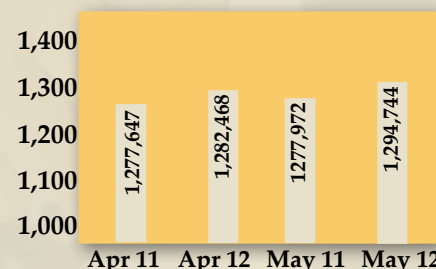
In millions (000,000s) NSA



Source: Colorado Dept. of Revenue

DENVER EMPLOYMENT

In millions (000,000s) NSA



Source: Bureau of Labor Statistics *revised data

RATES

Mortgage Rates	30 yr - 3.62%
	15 yr - 3.02%
5/1 - ARM	2.68%
1 Year CD	0.78%
\$30K HELOC	4.58%

Source: www.interest.com: 07/11/12

QUICK FACT

Medical care benefits were available to 57 percent of private industry workers in establishments with fewer than 100 employees compared to 89 percent of workers in establishments with 500 or more workers in March 2012.

Source: Bureau of Labor and Statistics



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Local Trends

Foreclosure auction sales have now been down 19 of the last 20 months, comparing year over year, and for now, fewer people have been losing their homes to foreclosure this year when compared to other years since 2007. Source: www.insiderealstatenews.com

CPI FOR CONSUMERS

Percent Change from May 2011

Food & Beverage	2.6%
Housing	1.5%
Apparel	3.7%
Transportation	0.3%
Medical Care	3.6%
Recreation	0.1%
Education	1.6%

Source: Bureau of Labor Statistics

DENVER EMPLOYMENT

Trade, Transportation, Utilities

May 2006	236,800
May 2007	242,800
May 2008	245,000
May 2009	229,900
May 2010	226,500
May 2011	228,900
May 2012 P	234,900

Source: Bureau of Labor Statistics

EDUCATION & HEALTH

Total Denver Employment

May 2006	123,100
May 2007	127,900
May 2008	133,400
May 2009	137,700
May 2010	142,700
May 2011	147,500
May 2012 P	154,400

Source: Bureau of Labor Statistics

NATIONAL EMPLOYMENT HOURS AND EARNINGS PROFILE

	Average Weekly Hours		Average Weekly Earnings		Average Hourly Earnings	
	June 11	June 12	June 11	June 12	June 11	June 12
Construction	39.8	39.8	\$934.90	\$948.83	\$22.49	\$23.84
Manufacturing	41.5	41.8	\$783.52	\$798.80	\$17.99	\$19.11
Trade, Transportation, Utilities	33.8	33.9	\$576.63	\$589.52	\$17.06	\$17.39
Financial Activities	36.2	36.6	\$781.56	\$823.87	\$21.59	\$22.51
Professional Services	35.3	35.4	\$810.14	\$815.62	\$22.95	\$23.04
Education and Health Services	32.2	32.3	\$666.22	\$676.69	\$20.69	\$20.95
Leisure and Hospitality	25.0	25.4	\$284.50	\$292.61	\$11.38	\$11.52

Source: Bureau of Labor Statistics

National Trends

US IMPORT & EXPORT PRICE INDEXES

Imports/Exports	Feb 2012	Mar 2012	Apr 2012	May 2012
All Imports	0.0%	1.4%	0.0%	-1.0%
Petroleum Imports	-0.1%	4.4%	-0.7%	-4.2%
Non-Petroleum Imports	0.0%	0.5%	0.2%	-0.1%
All Exports	0.5%	0.8%	0.4%	-0.4%
Agricultural Exports	-0.4%	2.4%	2.0%	0.7%
Non-Agricultural Exports	0.6%	0.5%	0.2%	-0.5%

Source: Bureau of Labor & Statistics Table shows the percent changes in import and export indexes Not Seasonally Adjusted

HOUSING STARTS, SAAR

	Units (000s)	Units Completed
Feb 12	694	576
Mar 12	654	600
Apr 12	771	651
May 12	708	598

Source: US Census Bureau SAAR=Seasonally Adjusted Annual Rate (r)=Revised

GOODS INDUSTRY PROFILE

	Mar 12	Apr 12	May 12
Avg. Hourly Earnings	\$20.79	\$20.88	\$20.92
Avg. Weekly Hours	40.9	41.1	41.4
Avg. Weekly Earnings	\$850.31	\$858.17	\$866.09

Source: Bureau of Labor Statistics

CPI DEPARTMENT STORES

	May 11	May 12
Domestics	379.4	357.4
Women's Shoes	689.0	709.8
Men's Clothing	540.2	582.2
Housewares	666.8	650.0

Source: US Census Bureau

GROSS DOMESTIC PRODUCT

Qtr 1 - 2011	1.9%
Qtr 2 - 2011	1.3%
Qtr 3 - 2011	1.8%
Qtr 4 - 2011	3.0%
Qtr 1 - 2012	2.2%

Source: Bureau of Economic Analysis Percent change from prior quarter

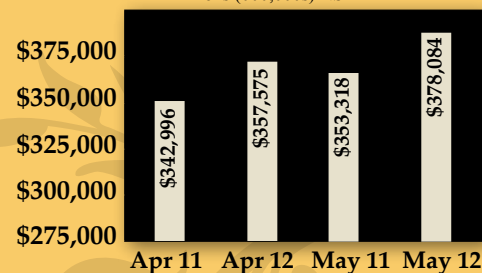
U.S. JOB OPENINGS

Survey Date	Job Openings (000s)
Sep 2011	3,501
Oct 2011	3,408
Nov 2011	3,274
Dec 2011	3,540
Jan 2012	3,477
Feb 2012	3,565
Mar 2012	3,741
Apr 2012	3,077
May 2012 P	3,642

Source: Bureau of Labor Statistics Seasonally Adjusted Rate

TOTAL U.S. RETAIL SALES

in Millions (000,000s) NSA



Source: US Department of Commerce NSA=Not Seasonally Adjusted *Revised Data

PERSONAL INCOME Percentage Change from Preceding Month, SAAR

	Feb 12	Mar 12	Apr 12	May 12
Personal Income	0.2%	0.4%	0.2%	0.2%
Disposable Personal Income	0.2%	0.4%	0.2%	0.2%
Personal Consumption Expenditures	0.8%	0.3%	0.3%	0.0%

Source: Bureau of Economic Analysis SAAR = Seasonally Adjusted Annual Rate (r) = revised

CONSUMER CONFIDENCE INDEX

Feb 12	71.6
Mar 12	70.2
Apr 12	68.7
May 12	64.9
June 12	62.0

Source: The Conference Board 1985=100 (p) preliminary (r) revised