The New Financial System: What’s in It for Colorado?

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Federal Reserve Bank of Kansas City

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Deposit Share of Megabanks*
Midyear

Percent

* Banking organizations over $100b in size
Chart 3

Deposit Share of Out-of-State Banks
Midyear

Percent

1990
1995
2000

Colorado
U.S.

57
43

Chart 3
Concentration of Urban Banking Markets*

* Weighted average of Herfindahl Index

* Chart 4

**Concentration of Urban Banking Markets**

<table>
<thead>
<tr>
<th>Index</th>
<th>1990</th>
<th>2000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colorado</td>
<td></td>
<td></td>
</tr>
<tr>
<td>U.S.</td>
<td></td>
<td></td>
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</tbody>
</table>

*Weighted average of Herfindahl Index
## Chart 5

### Average Fees by Type of Bank

**U.S., 1999**

<table>
<thead>
<tr>
<th></th>
<th>Multi-State</th>
<th>Single-State</th>
<th>Unadjusted Difference</th>
<th>Adjusted for Size &amp; Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stop-payment orders</td>
<td>$20.10</td>
<td>$14.50</td>
<td>$5.60</td>
<td>$2.70</td>
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<tr>
<td>Bounced checks</td>
<td>$21.80</td>
<td>$17.00</td>
<td>$4.80</td>
<td>$2.40</td>
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</tbody>
</table>
Growth in Business Loans at Small Banks

* Organizations under $1b in size
Chart 8

Composition of Household Financial Assets
U.S., End of Year

Percent of total

0 5 10 15 20 25 30 35 40 45 50

Mutual funds and equities*

Deposits

* Includes 401(K) holdings
Growth in Deposits and Personal Income
Colorado

Chart 9

Growth in Deposits and Personal Income
Colorado

Percent

Income growth

Deposit growth

Chart 10

Denver Employment Growth
1990-2000

Average annual percent change

<table>
<thead>
<tr>
<th>Category</th>
<th>Average Annual Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>3.6</td>
</tr>
<tr>
<td>Banks</td>
<td>0.9</td>
</tr>
<tr>
<td>Securities Firms</td>
<td>9.2</td>
</tr>
</tbody>
</table>
Chart 11

Ratio of Capital Gains to Adjusted Gross Income

Source: Nelson Rockefeller Institute

Colorado         8.4%
United States   7.0%
Chart 12

Loan-Deposit Ratio at Small Banks*
Midyear

* Organizations under $1b in size
Chart 13

Commercial Mortgage Holdings in U.S.
End of Year

Percent of total


Banks and thrifts

Life insurance companies

Mortgage-backed securities

Source: Federal Reserve
Chart 14

Market Capitalization of REITs in U.S.
End of Year

Billions of dollars

Source: National Association of Real Estate Investment Trusts
Office Construction and Vacancy Rate in Denver

Chart 15

Thousands of square feet

Percent

Source: Torto Wheaton
Chart 16

Annual Venture Capital Investment

Source: National Venture Capital Association
Colorado Venture Capital Investment vs. the Nasdaq

Source: National Venture Capital Association