Welcome to the 1997 Economic Forums

The following pages provide copies of the charts used in the Forum presentations. Should you have questions about the Federal Reserve, please contact the Denver Public Affairs Department by calling 1-800-333-1020, extension 2385 or 572-2385 in Denver. Through the Public Affairs office, you can also request educational brochures, schedule tours of the Denver Branch, and request speakers for civic and educational groups.

These charts and additional information about the Colorado economy can be found on the Federal Reserve Bank of Kansas City's Web site at http://www.kc.frb.org. The Bank's Web site provides a variety of online materials and documents featuring regional economic information, Reserve Bank information, publications, press releases, and a full range of facts and data from the Bank's Economic Research, Public Affairs, Financial Services, Bank Supervision, and Community Affairs departments.
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Regional Economic Trends

Bill Keeton
Nonfarm Job Growth

Percentage Growth:

- Colorado
- U.S.
Nonfarm Job Growth

Percent change from year ago


United States
Colorado

United States
Colorado
Population Growth by Region
1990-1995
Manufacturing Job Growth

* Adjusted for reclassification in 1995
Construction Job Growth
Growth in Construction Contracts

Colorado

Percent

Residential
Nonresidential
Nonbuilding

Services Job Growth
Trade Job Growth

Percent


Colorado

U.S.
**Mining Job Growth**

![Bar chart showing the percent change in mining job growth from 1991 to 1996 for the U.S. and Colorado compared to the previous year.]
Energy Production
Colorado

Million barrels
34
Billion cubic feet
600
32
30
28
26
24

Crude Oil (left scale)

Natural Gas (right scale)

*Estimated
Energy Prices

Dollars per barrel

West Texas Intermediate Crude Oil (left scale)

Dollars per million cubic feet

Rocky Mtn. Natural Gas (right scale)

Wheat Inventory and Prices

* USDA forecast

*  USDA forecast
Cattle Prices

Dollars per cwt.

Feeder Cattle

Fed Cattle

Unemployment Rate*

* Seasonally adjusted
Consumer Price Inflation
Excluding Food and Energy

Percent

Denver

United States

Banking Trends

Bill Keeton
Return on Assets
Commercial Banks

Percent

Colorado
United States

0 0.5 1.0 1.5 2.0


1.0 1.5 2.0

1995 1996
Return on Assets
Colorado Banks

<table>
<thead>
<tr>
<th>Size of Banking Organization</th>
<th>Percent</th>
<th>1995</th>
<th>1996</th>
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</thead>
<tbody>
<tr>
<td>Small (&lt;$100 m)</td>
<td></td>
<td>1.5</td>
<td>1.0</td>
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<tr>
<td>Medium ($100 m to $1b)</td>
<td></td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Large (&gt; $1b)</td>
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<td>1.0</td>
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</tbody>
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Noncurrent Loans*
Commercial Banks

* End of Year
Noncurrent Loans by Category*

Colorado Banks

Percent of total loans

* End of Year

Business 1995 1996
Consumer
Real Estate
Farm Operating

* End of Year
Deposit Growth
Commercial Banks

- Net of S&L Absorption

* Net of S&L Absorption
Loan Growth
Commercial Banks

* Net of S&L Absorption
Loan Growth by Category
Colorado Banks

<table>
<thead>
<tr>
<th>Category</th>
<th>Percent 1995</th>
<th>Percent 1996</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business</td>
<td>10</td>
<td>15</td>
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<tr>
<td>Consumer</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>Home Mortgages</td>
<td>3</td>
<td>2</td>
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<tr>
<td>Commercial Real Estate</td>
<td>12</td>
<td>10</td>
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<tr>
<td>Farm</td>
<td>5</td>
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Colorado Job Growth by Firm Size
1992-1995

Thousands

<table>
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<tr>
<th></th>
<th>Existing Firms</th>
<th>New Firms</th>
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<tr>
<td>0-19 Jobs</td>
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<tr>
<td>20-99 Jobs</td>
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<tr>
<td>100-499 Jobs</td>
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<tr>
<td>&gt;500 Jobs</td>
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</tbody>
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Growth in Small Business Loans*
Commercial Banks

* Loans under $1 million, June over June

United States
1995
1996
2.5
5
10
15

Colorado
0
2.5
5
10
15
Growth in Small Business Loans
Colorado Banks

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Acquisitions of Banking Organizations

Colorado

Number

Assets*

* Billions of 1996 dollars