



# **The New Financial System: What's in It for Colorado?**

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Chart 1

# Assets Acquired in Bank Mergers

Billions of dollars

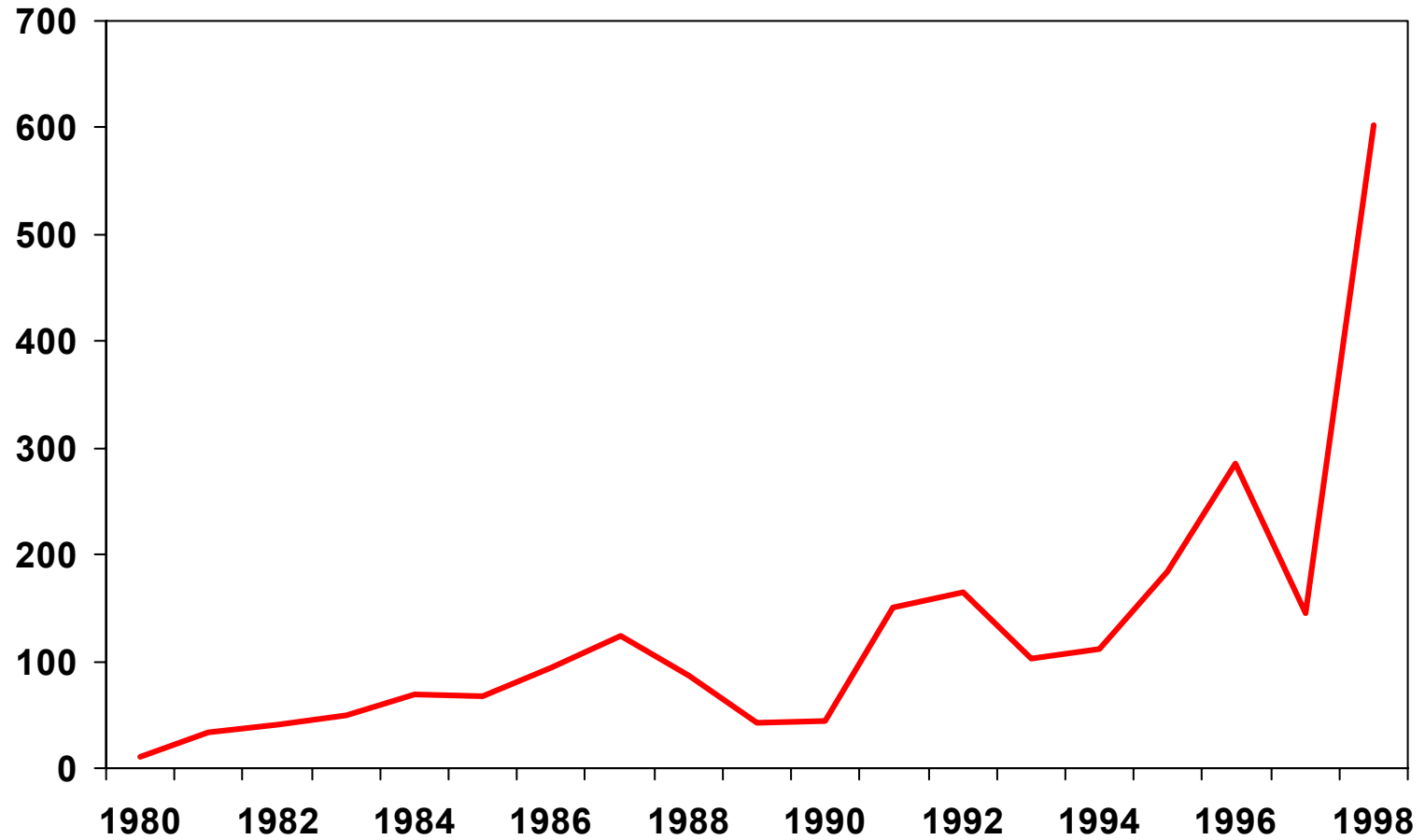
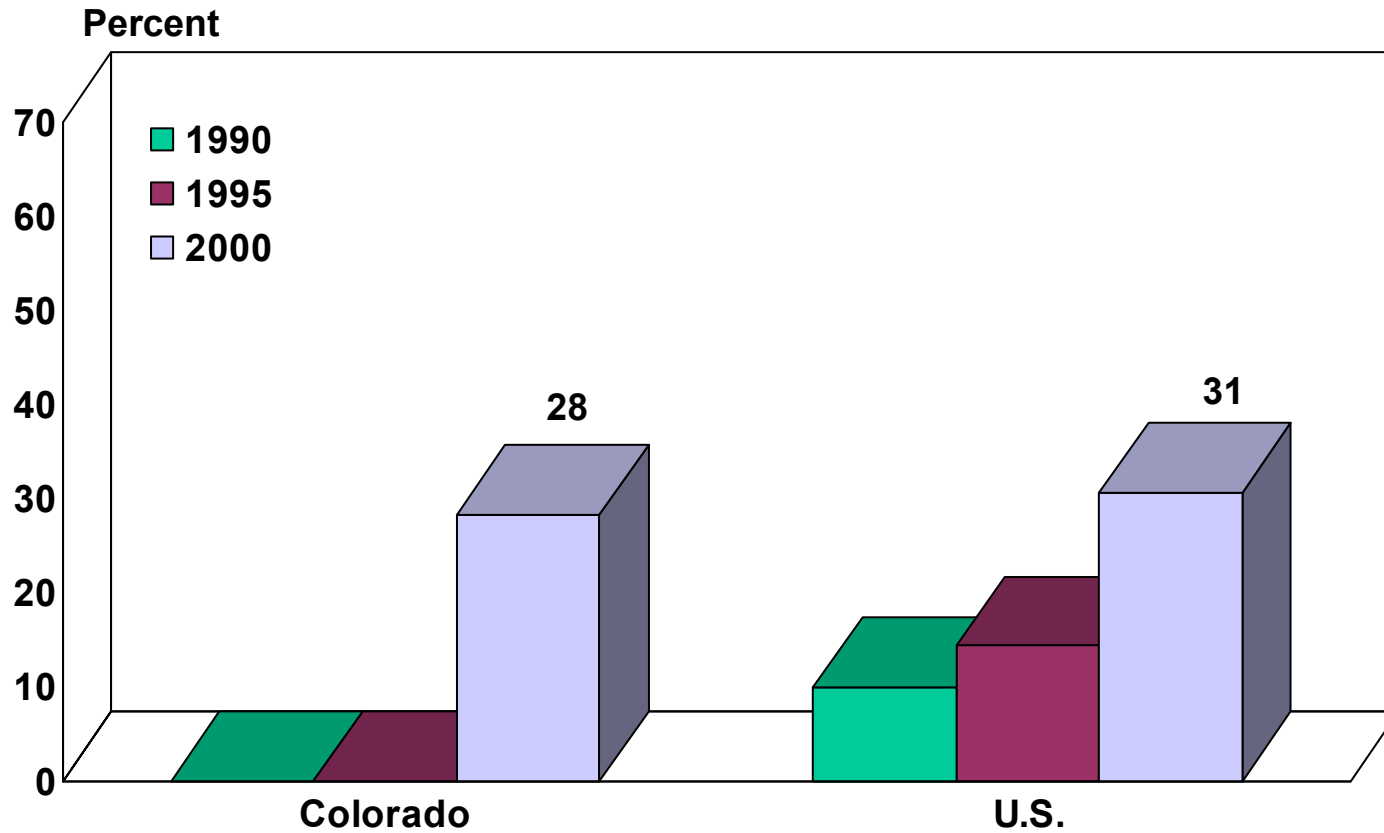


Chart 2

## Deposit Share of Megabanks\* Midyear



\* Banking organizations over \$100b in size

Chart 3

# Deposit Share of Out-of-State Banks Midyear

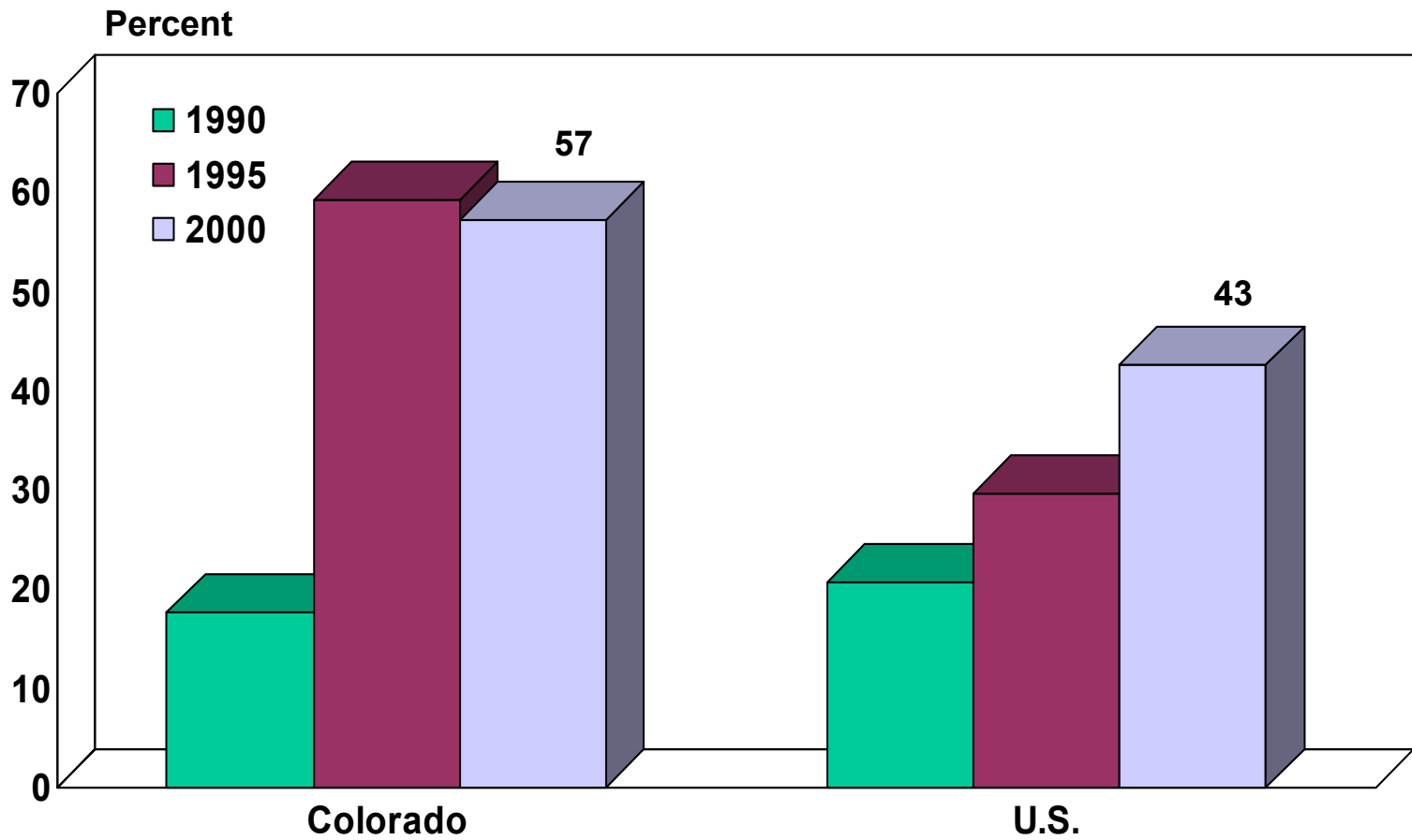
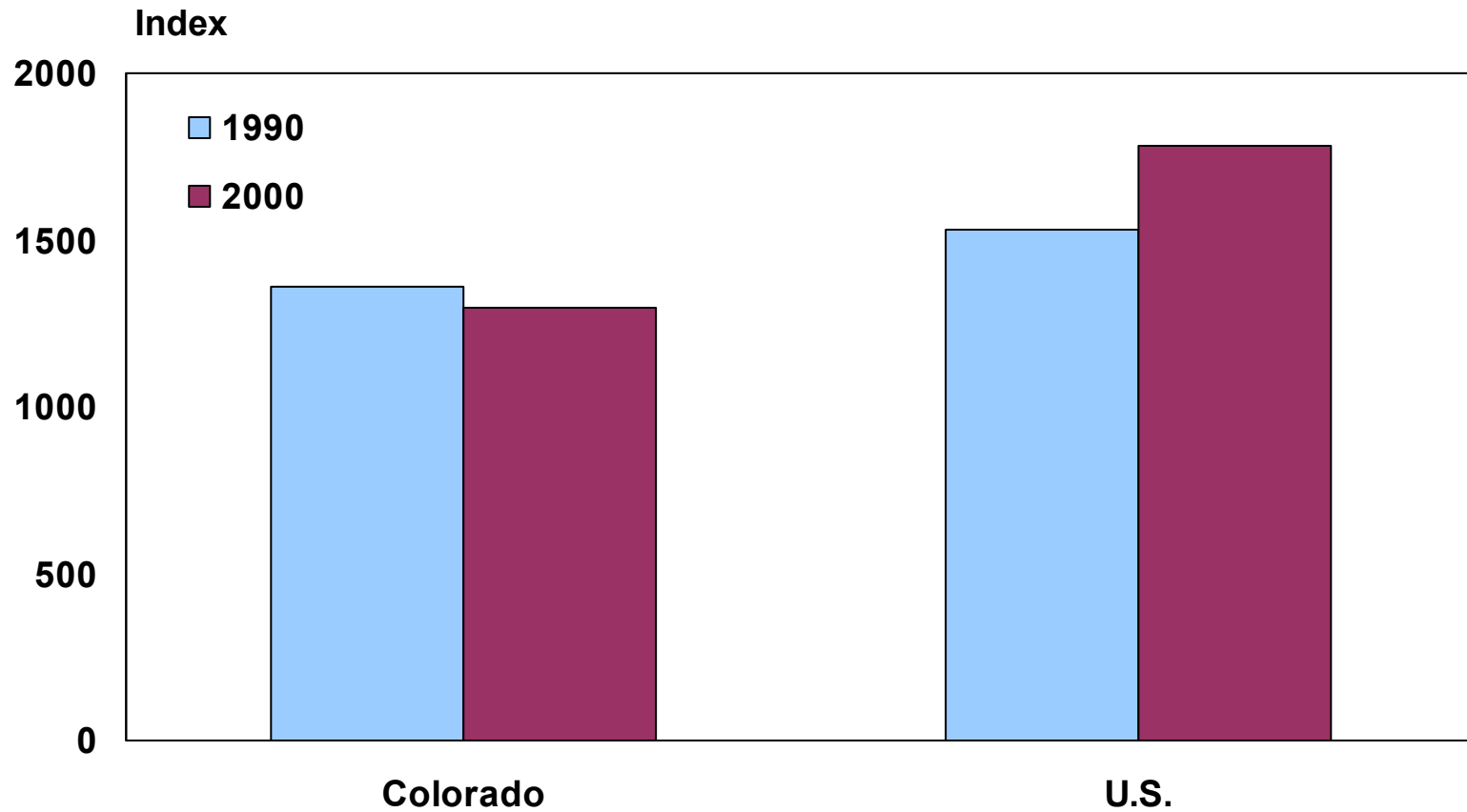


Chart 4

## Concentration of Urban Banking Markets\*



\* Weighted average of Herfindahl Index

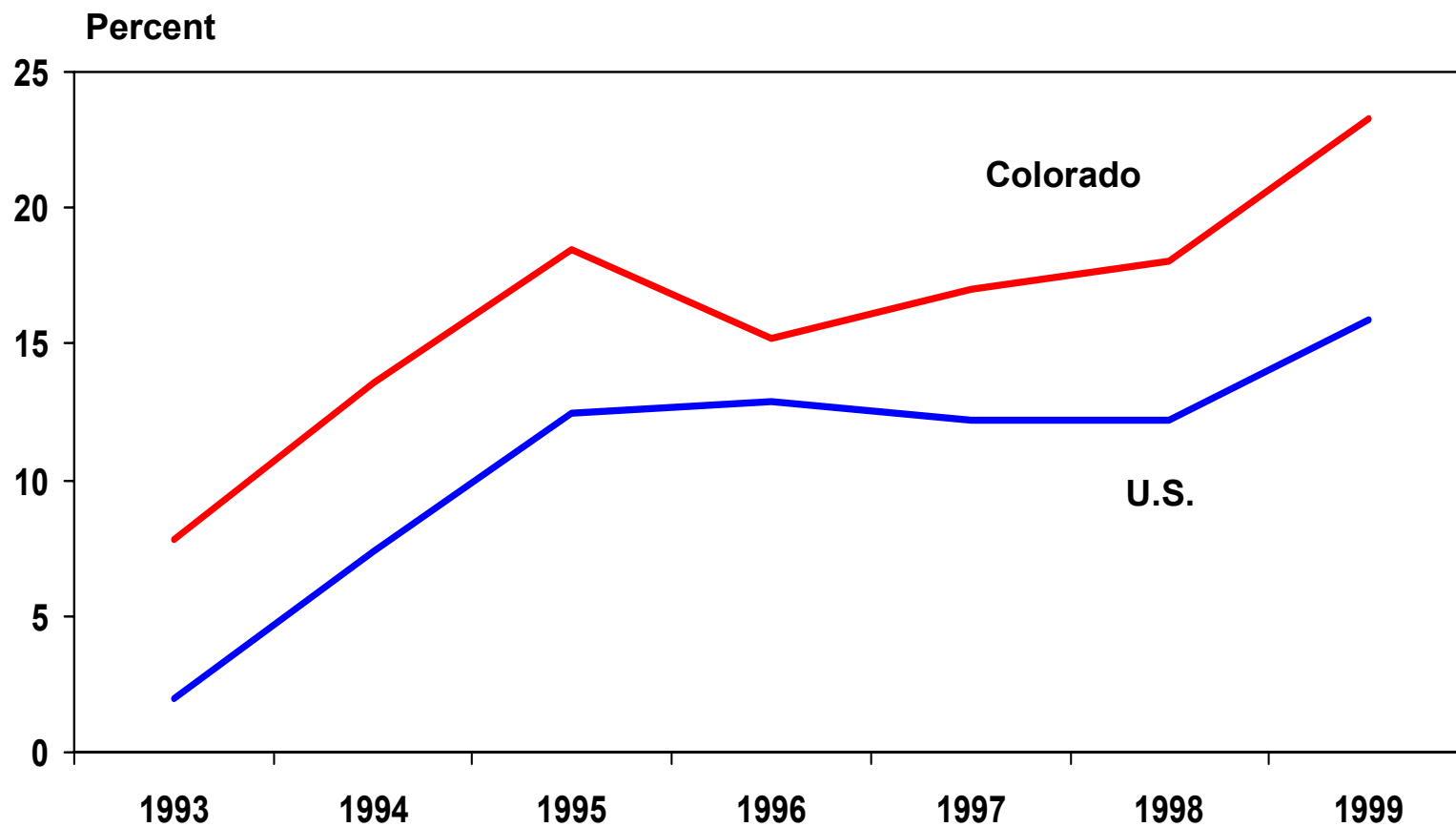
Chart 5

## Average Fees by Type of Bank U.S., 1999

	<u>Multi- State</u>	<u>Single- State</u>	<u>Unadjusted Difference</u>	<u>Adjusted for Size &amp; Location</u>
Stop-payment orders	\$20.10	\$14.50	\$5.60	\$2.70
Bounced checks	\$21.80	\$17.00	\$4.80	\$2.40

Chart 6

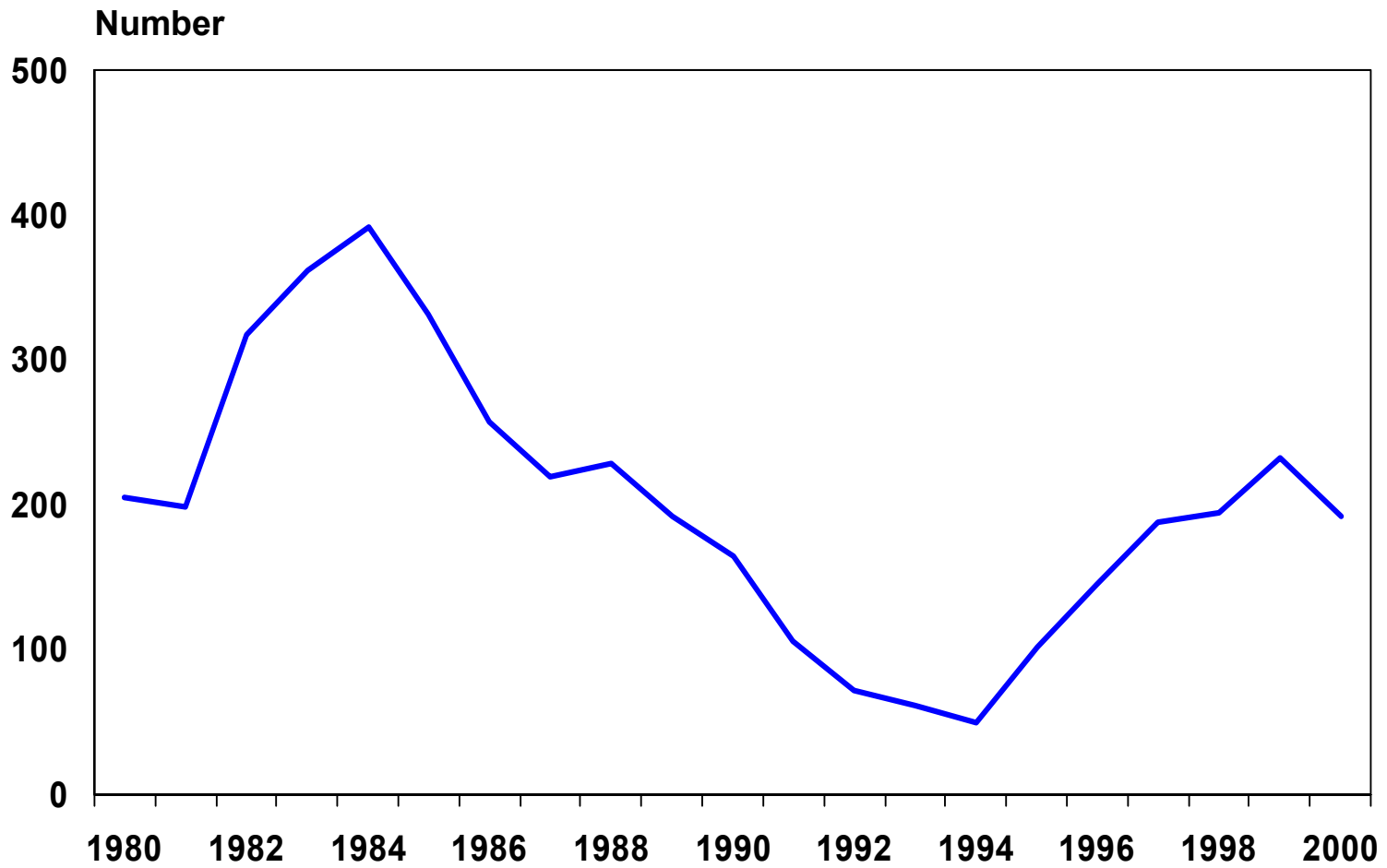
## Growth in Business Loans at Small Banks\*



\* Organizations under \$1b in size

Chart 7

# New Bank Charters in U.S.

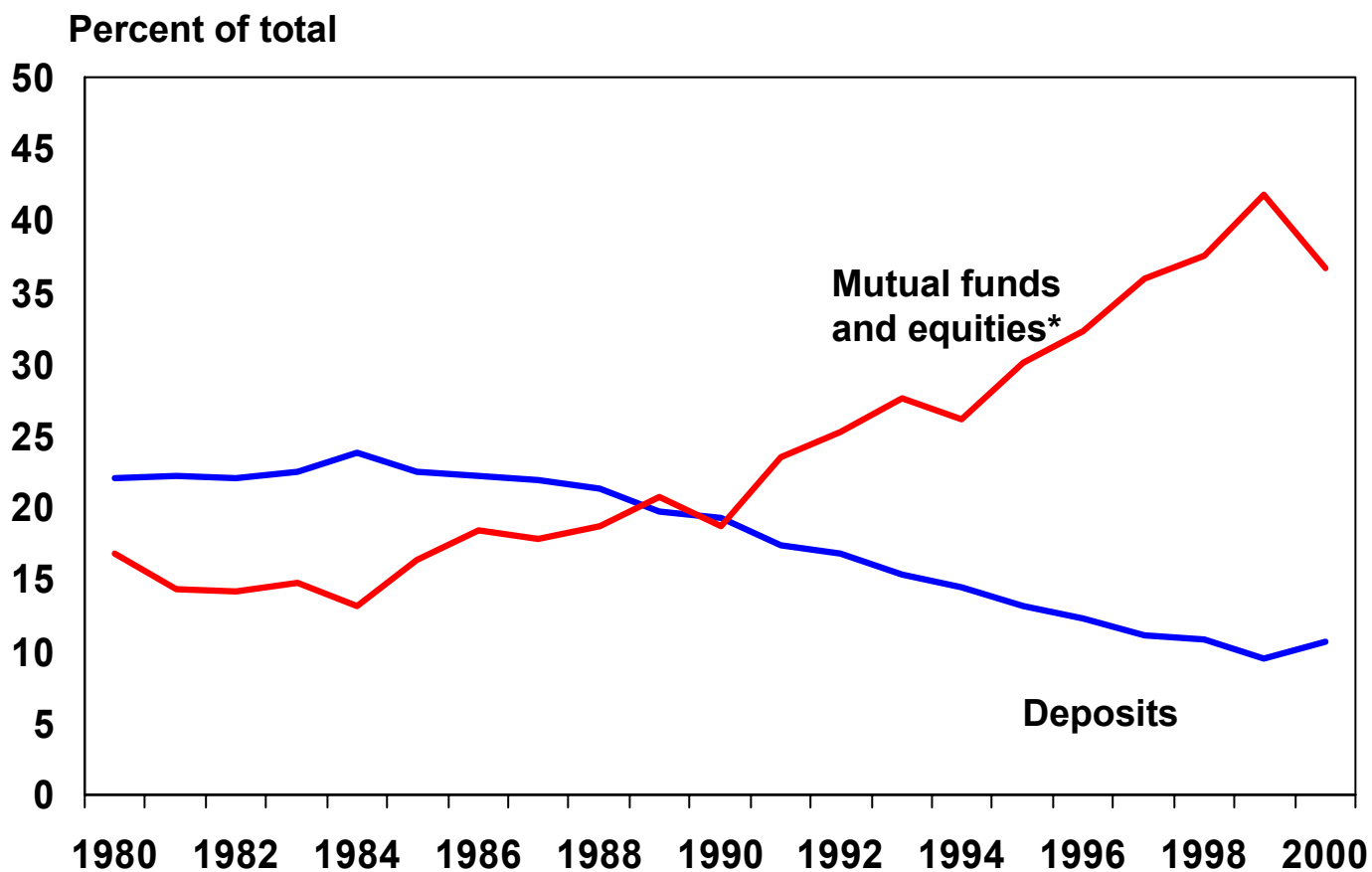


Source: FDIC



Chart 8

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



\* Includes 401(K) holdings

Chart 9

# Growth in Deposits and Personal Income Colorado

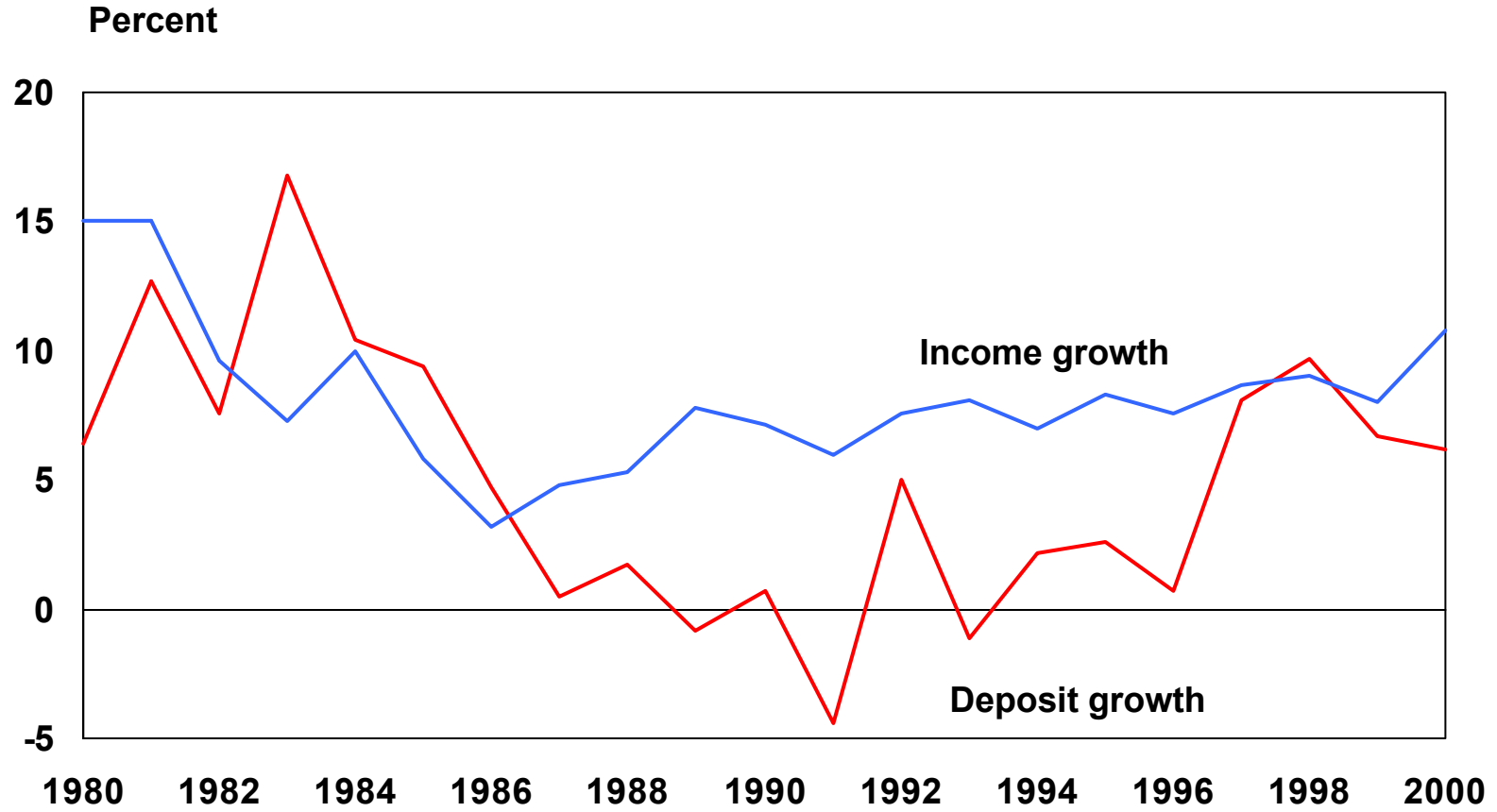


Chart 10  
**Denver Employment Growth  
1990-2000**

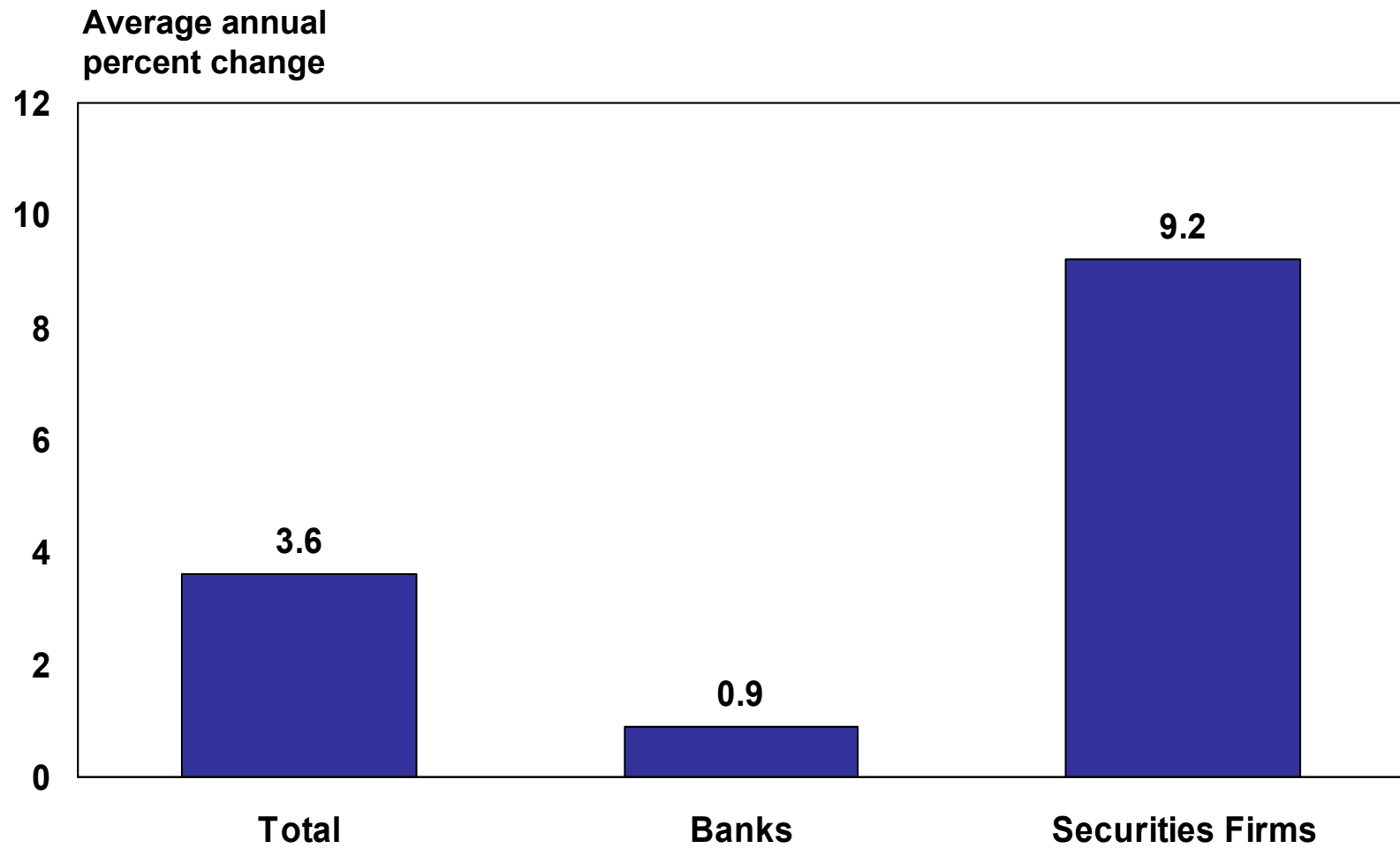
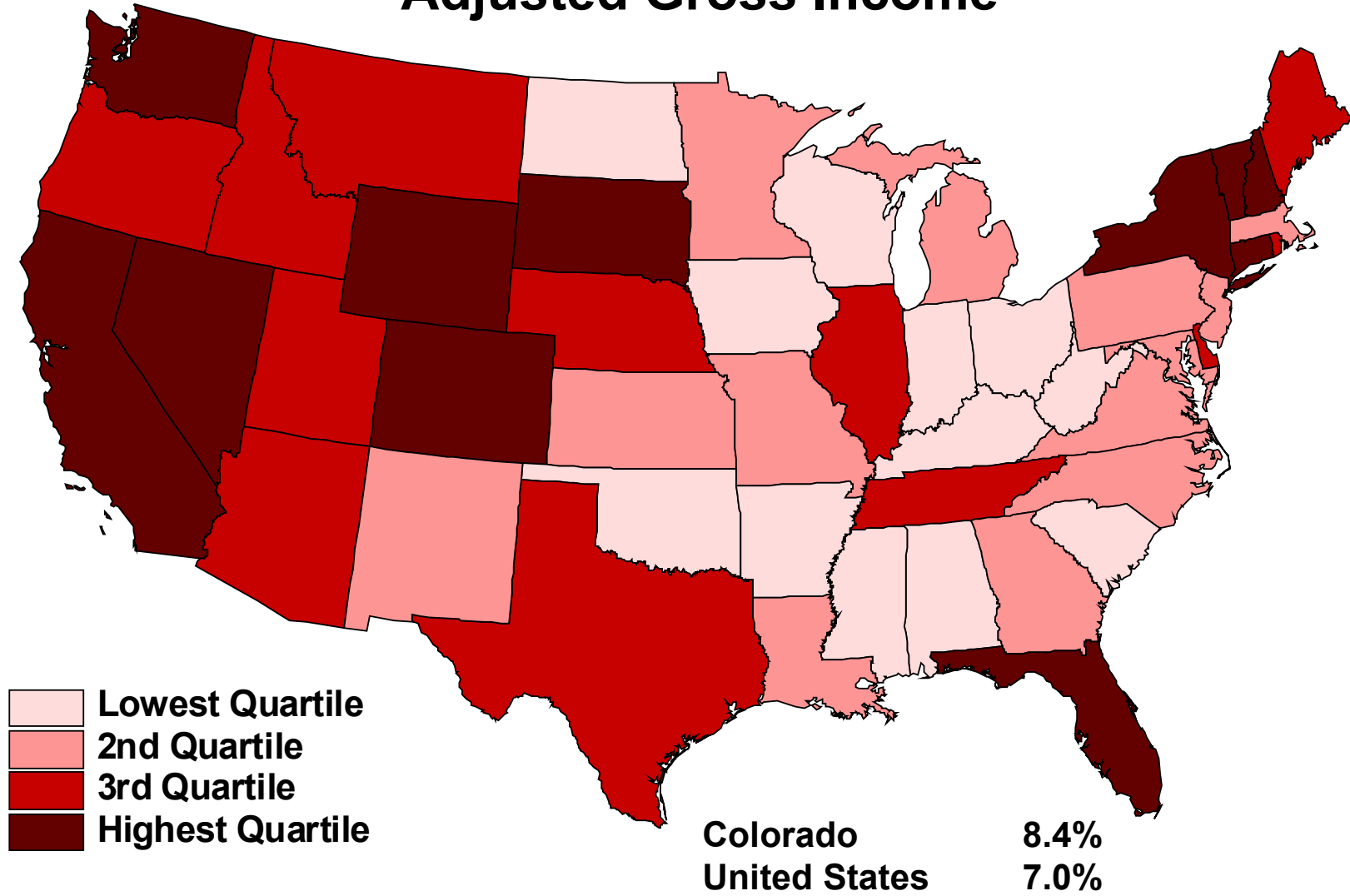


Chart 11

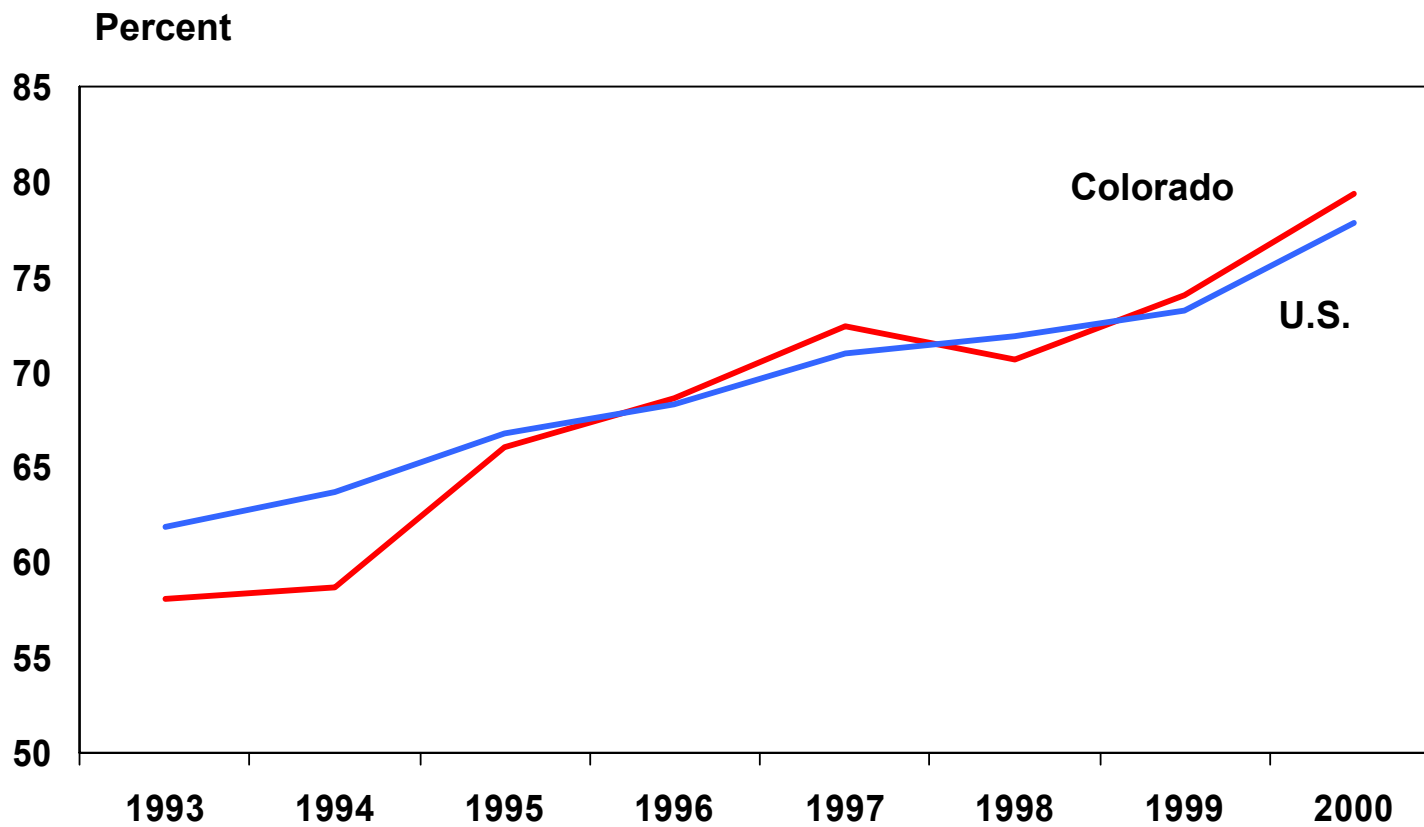
# Ratio of Capital Gains to Adjusted Gross Income



Source: Nelson Rockefeller Institute

Chart 12

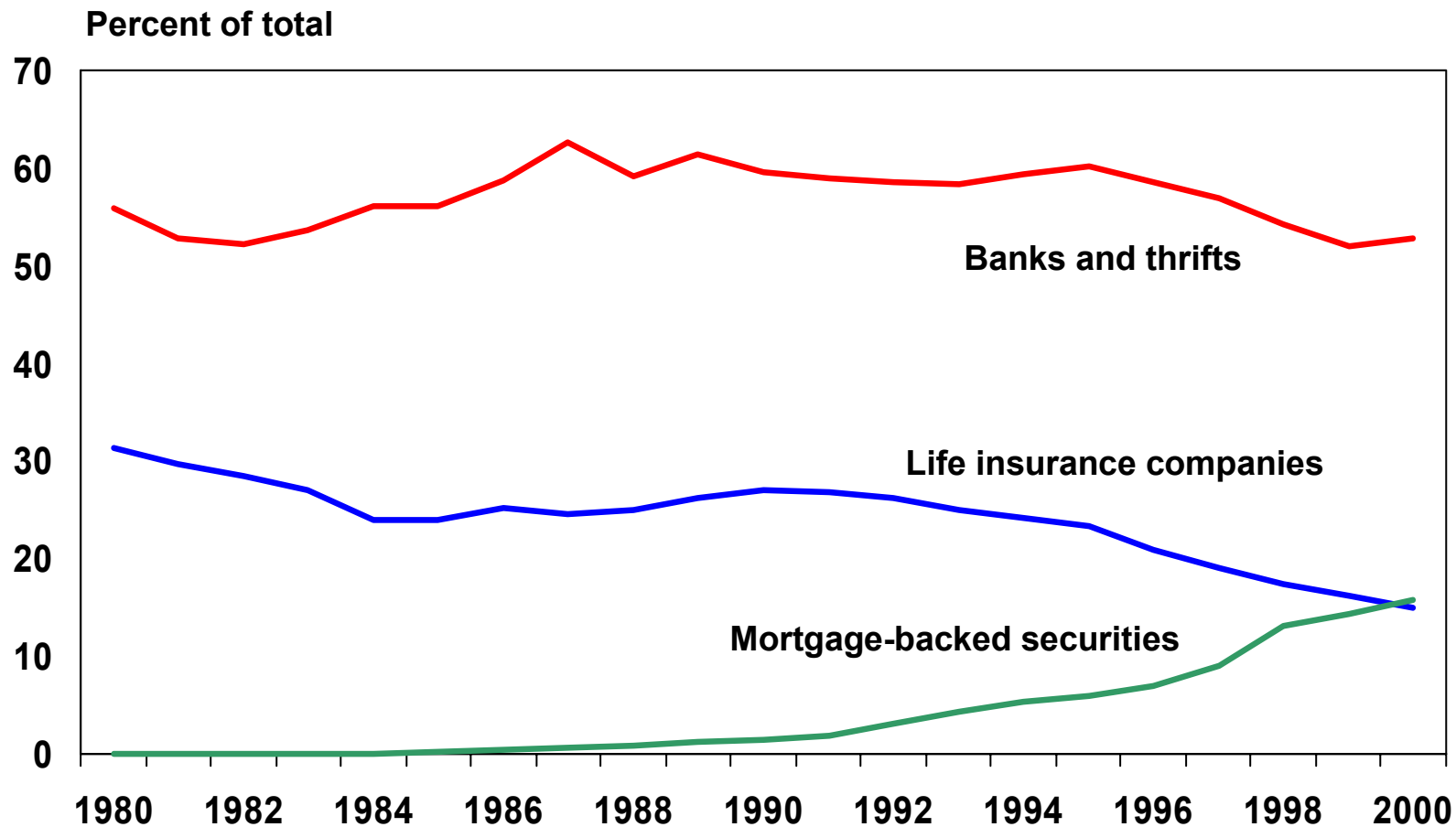
# Loan-Deposit Ratio at Small Banks\* Midyear



\* Organizations under \$1b in size

Chart 13

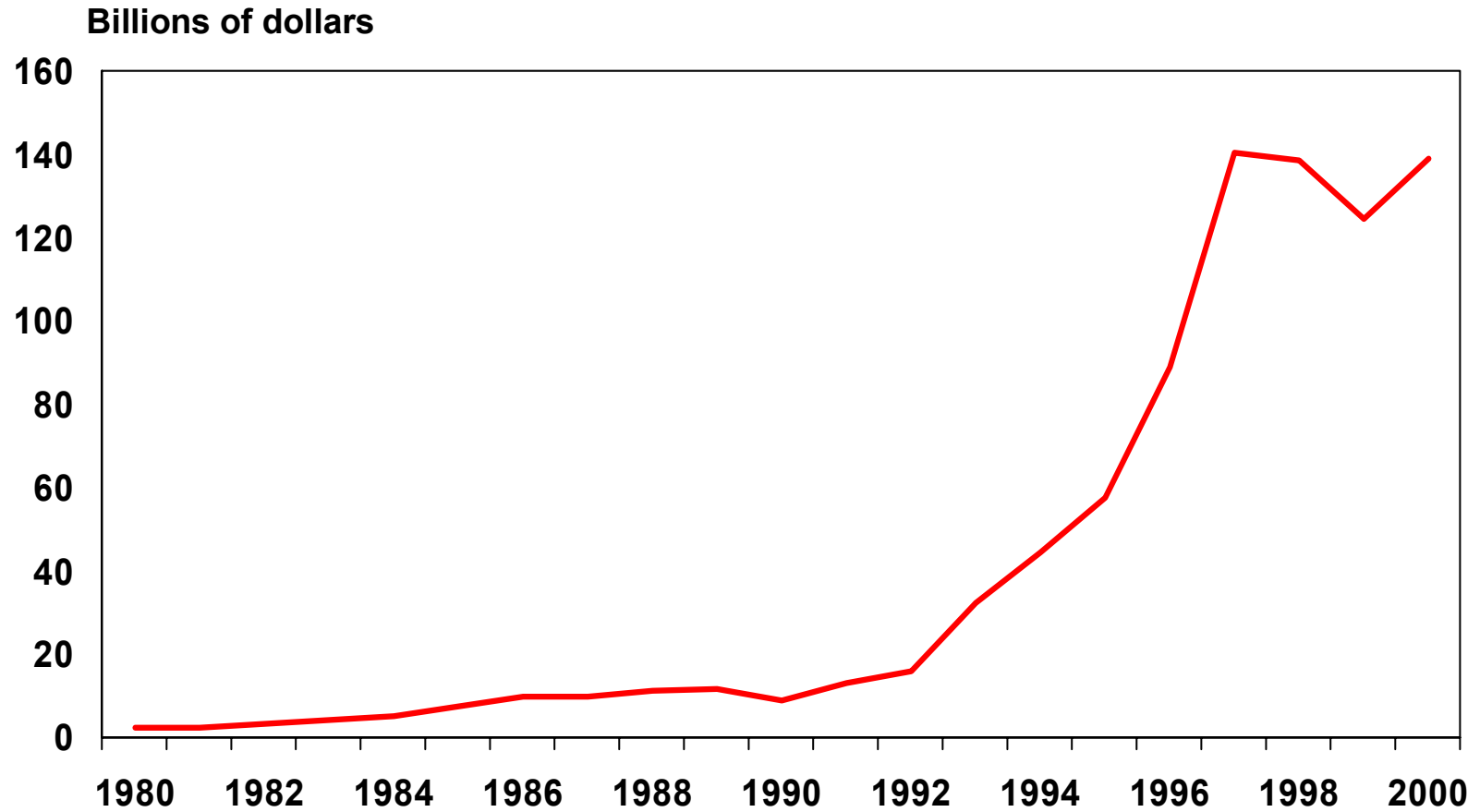
# Commercial Mortgage Holdings in U.S. End of Year



Source: Federal Reserve

Chart 14

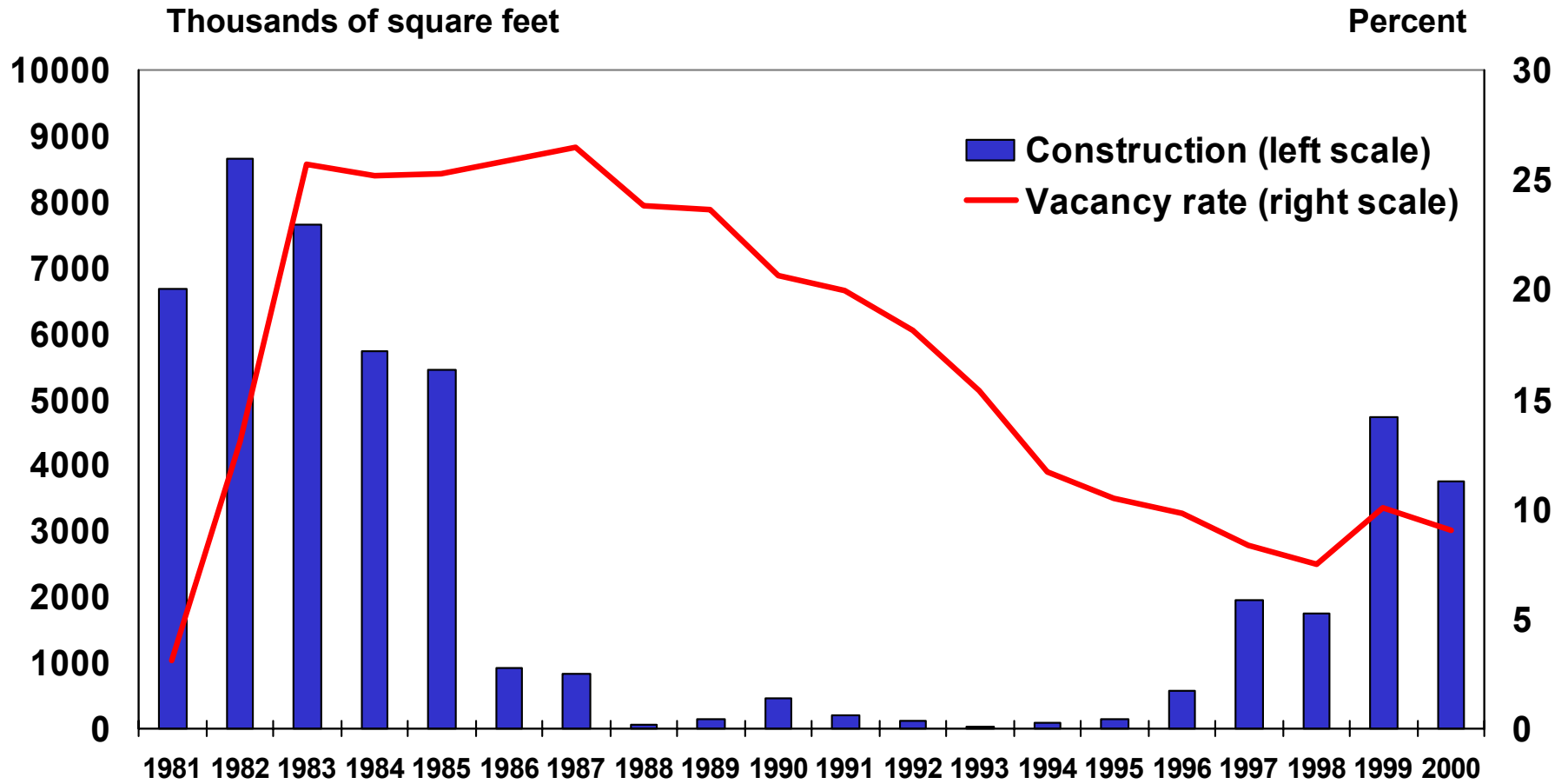
# Market Capitalization of REITs in U.S. End of Year



Source: National Association of Real Estate Investment Trusts

Chart 15

# Office Construction and Vacancy Rate in Denver

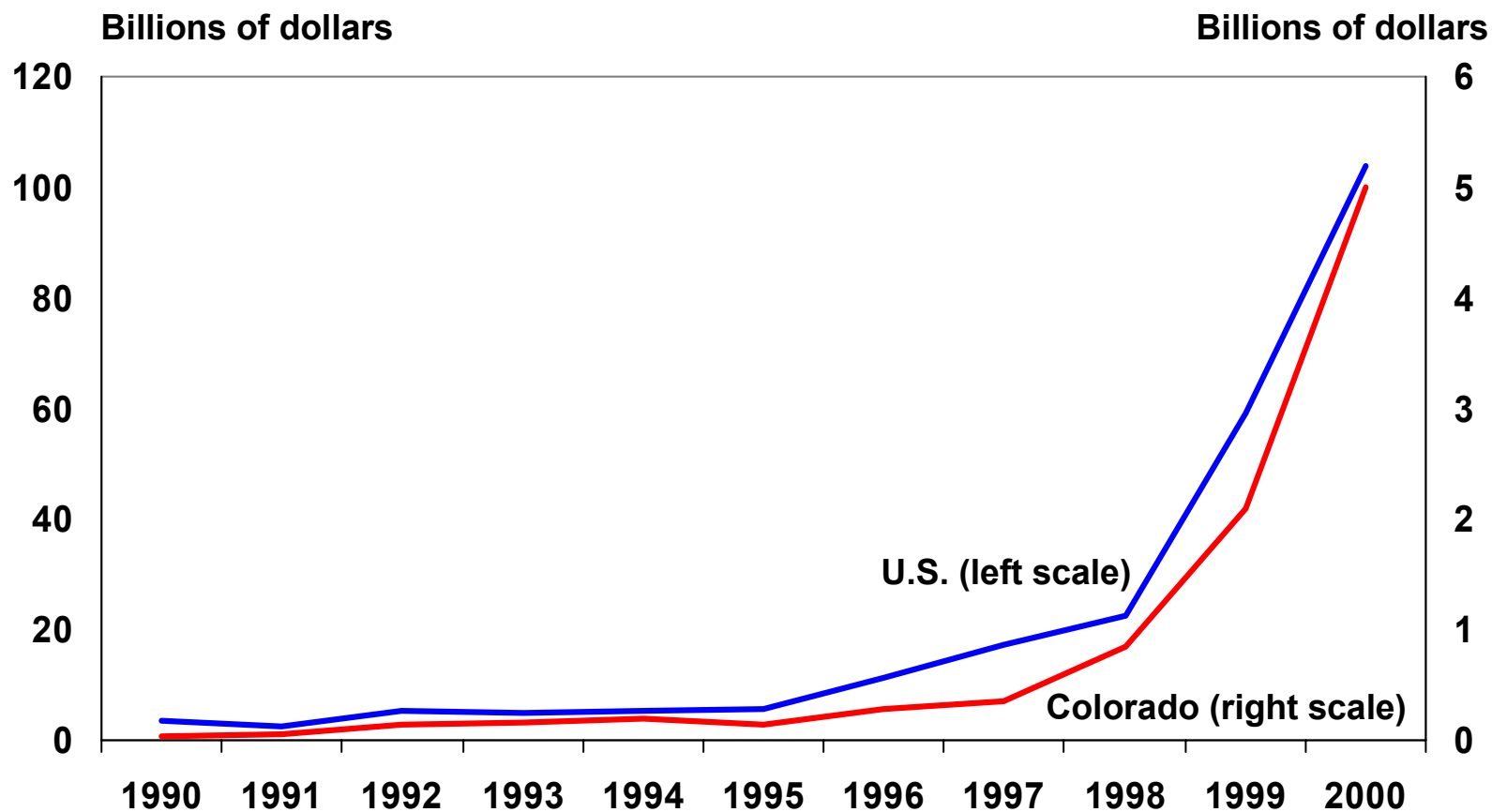


Source: Torto Wheaton



Chart 16

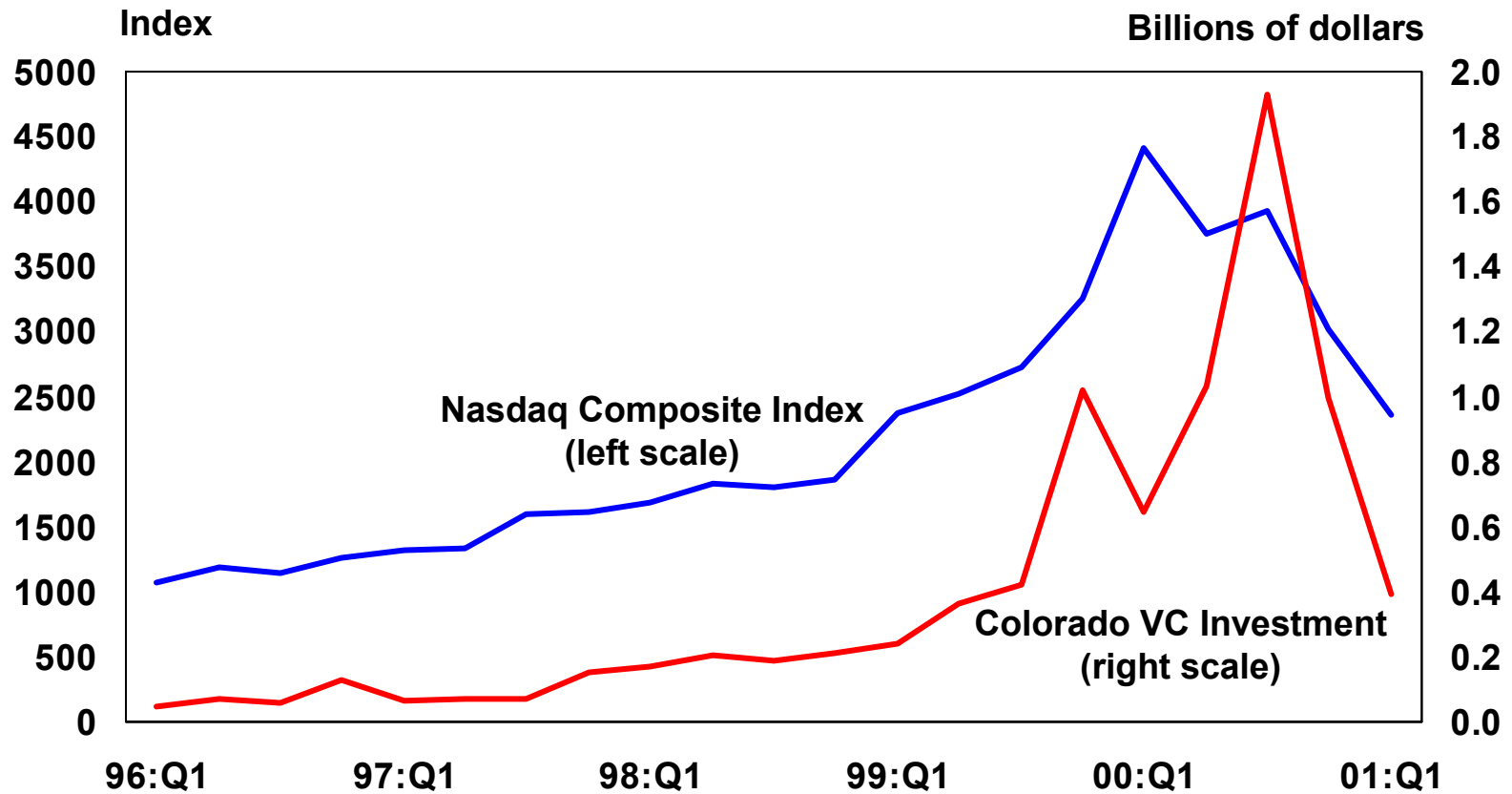
# Annual Venture Capital Investment



Source: National Venture Capital Association

Chart 17

## Colorado Venture Capital Investment vs. the Nasdaq



Source: National Venture Capital Association