

## Supplemental Appendix

### Twelfth Federal Reserve District's Local Banking Market Depository Institutions (DIs) and HHIs

	Urban or <u>Rural</u>	1984 # <u>DIs</u>	2003 # <u>DIs</u>	% <u>Change</u>	1984 <u>HHI</u>	2003 <u>HHI</u>	<u>Change</u>
<b>Alaska</b>							
Anchorage	U	13	5	-61.5%	1,262	3,085	1,824
Fairbanks	U	9	6	-33.3%	2,193	1,936	-257
<b>Arizona</b>							
Bullhead City	R	10	11	10.0%	1,970	1,396	-574
Casa Grande	R	5	8	60.0%	2,939	1,924	-1,015
Cottonwood	R	7	7	0.0%	2,736	2,352	-384
Eagar	R	2	2	0.0%	5,349	5,002	-348
Flagstaff	R	8	7	-12.5%	2,090	1,813	-278
Lake Havasu City	R	6	8	33.3%	2,074	1,920	-154
Page	R	2	3	50.0%	5,001	4,854	-147
Payson	R	4	7	75.0%	3,118	2,124	-993
Phoenix	U	40	53	32.5%	1,454	1,865	411
Prescott	R	9	11	22.2%	1,822	1,630	-192
Show Low	R	5	8	60.0%	2,390	2,171	-219
Sierra Vista	R	8	7	-12.5%	3,661	2,761	-900
Silver City-Safford	R	9	9	0.0%	2,020	1,290	-730
Tucson	U	13	18	38.5%	1,610	1,751	142
Wickenburg	R	3	5	66.7%	4,708	3,576	-1,131
Winslow	R	3	2	-33.3%	4,160	5,040	879
Yuma	U	8	9	12.5%	2,060	1,928	-132
<b>California</b>							
Bakersfield	U	25	15	-40.0%	1,252	1,719	466
Big Bear Lake	R	6	4	-33.3%	1,925	2,868	944
Blythe	R	6	3	-50.0%	3,158	3,531	373
Burney	R	3	3	0.0%	3,760	3,474	-286
California City	R	6	4	-33.3%	1,905	3,330	1,425
Chico	U	17	10	-41.2%	1,190	1,681	491
Davis	U	10	8	-20.0%	1,690	1,659	-31
Delano	R	7	6	-14.3%	2,199	2,052	-147
El Centro	R	11	5	-54.5%	2,217	2,520	303
Eureka	U	11	6	-45.5%	1,714	2,195	481
Fairfield-Vacaville	U	20	12	-40.0%	1,429	1,457	28
Firebaugh-Mendota	R	4	3	-25.0%	4,099	4,995	896
Fresno	U	33	23	-30.3%	1,322	1,338	16
Glenn County	R	5	4	-20.0%	3,739	2,841	-897
Grass Valley	R	12	11	-8.3%	1,636	1,388	-248
Hanford	R	13	11	-15.4%	1,520	1,352	-168
Hemet	U	24	10	-58.3%	810	1,420	611
Hesperia	U	13	15	15.4%	1,607	1,249	-358
Jackson	R	11	8	-27.3%	1,941	1,440	-501
Lake County	R	9	9	0.0%	2,764	1,473	-1,291
Lompoc	U	8	7	-12.5%	1,789	2,142	353
Los Angeles	U	332	147	-55.7%	626	1,079	453
Los Banos	R	6	5	-16.7%	3,477	2,747	-730
Mendocino Coast	R	6	5	-16.7%	2,531	2,817	286
Merced	U	16	8	-50.0%	1,319	2,513	1,194
Modesto	U	34	21	-38.2%	883	923	40
Monterey-Seaside-Marina	U	20	13	-35.0%	1,139	1,564	424
Mount Shasta	R	6	6	0.0%	3,862	1,752	-2,110
Napa	U	18	16	-11.1%	1,516	1,202	-314
Oroville	R	12	9	-25.0%	2,079	1,540	-539
Oxnard-Thousand Oaks-Ventura	U	44	26	-40.9%	744	1,402	657

Palm Springs	U	40	20	-50.0%	958	1,087	129
Placerville	R	11	10	-9.1%	1,579	1,310	-269
Porterville	U	10	6	-40.0%	1,382	2,742	1,360
Redding	U	16	12	-25.0%	1,441	1,384	-57
Riverside-San Bernardino	U	48	33	-31.3%	1,260	1,499	239
Sacramento	U	60	39	-35.0%	1,106	1,115	9
Salinas	U	18	9	-50.0%	1,537	1,787	250
San Diego	U	89	55	-38.2%	757	1,197	439
San Luis Obispo	U	19	15	-21.1%	1,406	1,415	9
Santa Barbara	U	26	15	-42.3%	850	1,778	928
Santa Cruz	U	20	11	-45.0%	1,748	1,366	-382
Santa Maria	U	16	15	-6.3%	1,525	1,563	37
Santa Rosa	U	32	17	-46.9%	1,078	996	-82
San Francisco-Oakland-San Jose	U	163	97	-40.5%	1,373	1,495	123
Solvang	R	8	7	-12.5%	2,012	1,902	-110
Sonoma	R	11	9	-18.2%	1,894	1,599	-295
Sonora	R	11	14	27.3%	1,705	1,500	-204
South Lake Tahoe	R	13	6	-53.8%	1,321	2,085	764
Stockton	U	38	24	-36.8%	5,088	4,053	-1,035
Susanville	R	8	5	-37.5%	3,223	3,849	626
Taft	R	6	4	-33.3%	2,640	2,802	162
Tehama County	R	8	6	-25.0%	2,453	1,981	-472
Temecula	R	19	18	-5.3%	1,815	1,291	-524
Tracy	R	10	11	10.0%	1,352	1,419	67
Truckee-Tahoe	R	12	8	-33.3%	1,246	1,874	628
Visalia	U	25	15	-40.0%	1,405	1,799	394
Watsonville	U	12	9	-25.0%	1,897	1,490	-407
Weaverville	R	3	3	0.0%	4,548	4,341	-207
Woodland	R	12	10	-16.7%	1,535	1,381	-154
Yreka	R	6	6	0.0%	2,179	2,027	-152
Yuba City	U	14	9	-35.7%	1,854	1,598	-256

### Hawaii

Hilo	R	12	8	-33.3%	1,883	2,654	771
Honolulu	U	16	9	-43.8%	2,572	2,506	-66
Kailua-Kona	R	8	5	-37.5%	2,855	3,286	431
Kauai	R	9	6	-33.3%	2,804	3,596	792
West Maui	R	14	7	-50.0%	2,129	3,167	1,038

### Idaho

Blackfoot	R	5	7	40.0%	2,648	2,032	-616
Boise	U	14	18	28.6%	2,363	1,685	-678
Bonnars Ferry	R	3	3	0.0%	4,441	3,526	-915
Burley	R	7	6	-14.3%	1,987	2,279	292
Hailey	R	5	5	0.0%	3,376	2,320	-1,056
Idaho Falls	U	9	9	0.0%	2,081	1,904	-177
Lewiston	U	12	9	-25.0%	1,441	1,580	139
Montpelier	R	3	4	33.3%	4,480	2,966	-1,514
Moscow-Pullman	R	14	9	-35.7%	1,097	1,342	245
Mountain Home	R	4	5	25.0%	4,093	2,599	-1,494
Pocatello	R	7	11	57.1%	2,299	1,822	-478
Sandpoint	R	8	5	-37.5%	2,519	2,375	-144
Twin Falls	R	12	12	0.0%	1,809	1,749	-60

### Nevada

Carson City	R	11	13	18.2%	2,147	1,624	-523
Elko	R	5	7	40.0%	2,849	2,213	-636
Fallon	R	6	5	-16.7%	2,644	4,584	1,940
Las Vegas	U	16	34	112.5%	1,836	1,453	-383
Reno	U	12	16	33.3%	2,450	1,608	-842
Winnemucca	R	5	4	-20.0%	3,415	2,727	-688
Yerington	R	4	2	-50.0%	4,733	5,018	285

## Oregon

Condon	R	1	2	100.0%	10,000	5,068	-4,932
Coos Bay	R	10	8	-20.0%	1,487	2,457	970
Corvallis-Albany	U	14	9	-35.7%	1,400	1,530	130
Deschutes County	R	13	11	-15.4%	2,159	1,866	-293
Eugene	U	22	13	-40.9%	1,403	1,418	15
Grants Pass	R	14	12	-14.3%	1,201	1,163	-39
Hood River	R	10	9	-10.0%	1,611	1,891	280
Jefferson County	R	4	5	25.0%	3,788	3,314	-474
Klamath Falls	R	8	7	-12.5%	2,152	2,178	26
Lincoln County	R	9	9	0.0%	1,427	1,676	248
Medford	U	15	12	-20.0%	1,656	1,383	-274
Ontario	R	10	11	10.0%	1,738	1,361	-377
Pendleton	R	11	11	0.0%	1,631	1,805	175
Portland	U	56	36	-35.7%	1,406	1,616	211
Roseburg	R	9	8	-11.1%	1,620	2,504	885
Salem	U	21	17	-19.0%	1,145	1,265	120
The Dalles	R	10	9	-10.0%	1,862	2,559	696
Tillamook County	R	6	4	-33.3%	3,018	4,113	1,095
Union County	R	7	6	-14.3%	2,284	1,941	-343

## Utah

Brigham City	R	9	6	-33.3%	3,025	2,635	-390
Cedar City	R	6	3	-50.0%	2,600	3,833	1,234
Delta	R	4	2	-50.0%	4,558	5,015	456
Ephraim	R	5	5	0.0%	2,273	2,190	-83
Logan	U	12	11	-8.3%	2,184	2,088	-96
Moab	R	3	2	-33.3%	4,693	5,069	376
Monticello	R	3	3	0.0%	5,109	3,394	-1,715
Ogden	U	19	14	-26.3%	1,392	1,597	205
Park City	R	7	10	42.9%	1,900	2,447	547
Price	R	5	5	0.0%	3,105	2,956	-149
Provo-Orem	U	19	14	-26.3%	1,279	1,760	480
Richfield	R	4	4	0.0%	3,678	4,118	440
Roosevelt	R	4	2	-50.0%	4,436	5,028	592
St. George	R	9	12	33.3%	2,047	2,150	103
Salt Lake City	U	39	24	-38.5%	1,228	2,172	944
Vernal	R	5	2	-60.0%	3,147	5,094	1,947

## Washington

Aberdeen	R	12	11	-8.3%	1,341	1,483	142
Bellingham	U	17	14	-17.6%	1,080	1,258	178
Bremerton	U	23	15	-34.8%	941	1,437	497
Brewster	R	4	3	-25.0%	2,958	3,701	742
Centralia	R	10	12	20.0%	1,440	1,705	265
Chelan	R	4	4	0.0%	3,340	2,792	-548
Kittitas County	R	7	9	28.6%	2,008	1,492	-516
Longview	U	18	10	-44.4%	970	1,547	576
Lopez	R	1	1	0.0%	10,000	10,000	0
Moses Lake	R	10	9	-10.0%	1,679	1,597	-83
Mount Vernon	R	14	13	-7.1%	1,229	1,202	-26
Olympia	U	16	18	12.5%	956	979	23
Omak-Okanogan	R	7	7	0.0%	2,015	2,271	256
Richland-Kennewick-Pasco	U	16	17	6.3%	1,364	1,049	-315
Ritzville	R	5	4	-20.0%	3,006	2,555	-452
Seattle	U	82	72	-12.2%	1,070	1,530	460
Spokane	U	20	19	-5.0%	1,210	1,352	142
Sunnyside	R	10	9	-10.0%	1,663	1,793	131
Walla Walla	U	11	9	-18.2%	1,914	2,221	307
Wenatchee	R	11	12	9.1%	1,641	2,243	602
Yakima	U	11	12	9.1%	1,311	1,207	-104

