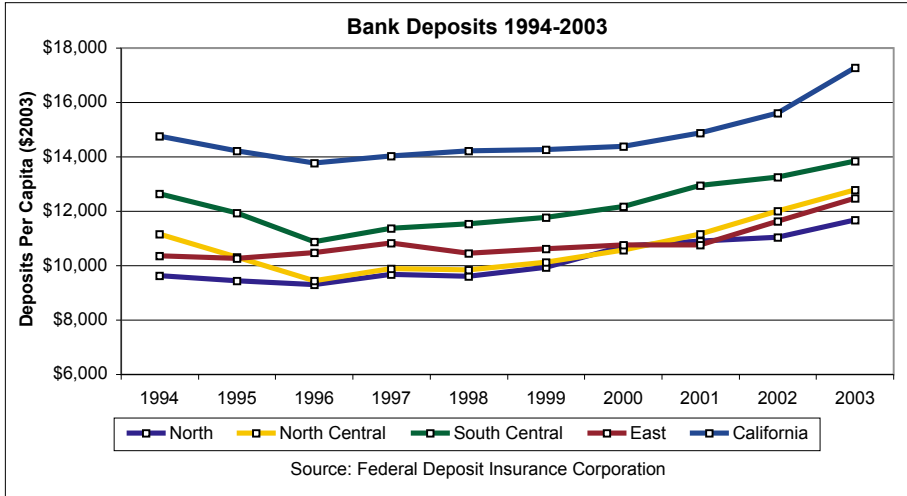


This is an indicator of personal and business financial wealth, or at least, where the wealth is being held. People living in Truckee who do their Banking in Reno would not have their wealth included in any of these totals, for example.

Here's a though on why North Central is low. Because many of the workers living here commute to Sacramento, maybe many of them do their banking in Sac also, since that is where they are during "normal banking hours." I may live in Oroville, but I do my banking in Downtown Chico 2 blocks from where I work.

It makes sense to me to cite these funds as a source of potential community reinvestment, or at least, the increase or decrease in funds available for reinvestment.



Bank Deposits (July 30th, Annually) Inflation Adjusted

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
North	9,630	9,425	9,287	9,681	9,596	9,924	10,697	10,885	11,025	11,665
North Central	11,157	10,297	9,435	9,874	9,844	10,116	10,569	11,161	12,005	12,785
South Central	12,624	11,922	10,880	11,369	11,536	11,757	12,168	12,951	13,238	13,835
East	10,356	10,254	10,474	10,828	10,447	10,614	10,753	10,749	11,619	12,466
Sierra Nevada	11,345	10,579	9,761	10,202	10,188	10,443	10,882	11,463	12,180	12,924
California	14,751	14,210	13,755	14,027	14,202	14,258	14,365	14,875	15,598	17,272

Source: Federal Deposit Insurance Corporation

<http://www2.fdic.gov/sod/sodMarketRpt.asp?barItem=2&sZipCode=&InfoAsOf=2003&SortBy=&reRun=Y>

Deposits per capita (not inflation adjusted)

North	7,757	7,806	7,919	8,445	8,501	8,985	10,011	10,477	10,779	11,665
North Central	8,986	8,529	8,045	8,613	8,720	9,160	9,891	10,742	11,738	12,785
South Central	10,168	9,875	9,278	9,917	10,220	10,645	11,387	12,465	12,943	13,835
East	8,341	8,493	8,931	9,445	9,255	9,610	10,063	10,345	11,360	12,466
Sierra Nevada	9,138	8,763	8,323	8,899	9,025	9,456	10,184	11,033	11,909	12,924
California	11,881	11,770	11,729	12,236	12,582	12,910	13,444	14,317	15,250	17,272

Population in thousands

North	24	24	24	24	25	25	24	25	25	25
North Central	427	438	449	459	470	482	495	512	529	545
South Central	119	120	121	123	125	126	127	129	132	134
East	31	31	31	31	32	32	32	33	33	33
Sierra Nevada	601	613	625	639	651	664	679	699	718	736
California	31418	31617	31837	32207	32657	33140	33753	34367	35000	35591

	31,418,000	31,617,000	31,837,000	32,207,000	32,657,000	33,140,000	33,753,000	34,367,000	35,000,000	35,591,000
California	373,279,451	372,117,251	373,412,955	394,074,260	410,875,824	427,821,796	453,771,592	492,044,108	533,765,600	614,726,489

Bank Deposits (July 30th, Annually) thousands of dollars

Amador	373,843	369,940	370,606	402,424	398,425	402,109	425,703	480,318	507,204	551,578
Calaveras	229,410	229,170	224,545	227,120	233,956	256,800	282,187	301,245	323,228	362,629
El Dorado	944,478	935,333	877,280	1,015,301	1,069,942	1,172,585	1,307,668	1,470,319	1,613,108	1,771,930
Inyo	207,689	216,899	229,466	242,486	234,355	234,369	249,791	259,384	281,457	296,978
Mariposa	66,295	63,638	67,307	65,679	62,213	68,300	72,276	78,754	89,063	94,545
Mono	48,635	45,535	47,755	53,902	57,827	70,552	72,643	77,050	92,640	116,007
Nevada	942,075	942,671	907,500	1,002,004	981,885	1,054,601	1,082,709	1,151,713	1,278,032	1,379,473
Placer	1,951,494	1,853,216	1,823,523	1,939,540	2,050,169	2,188,633	2,502,703	2,880,268	3,315,811	3,810,163
Plumas	182,017	179,672	182,425	194,942	194,718	204,658	229,498	239,974	246,226	268,124
Sierra	6,780	10,257	10,642	11,534	14,578	16,467	15,277	16,921	18,193	18,371

Tuolumne	541,901	526,646	463,349	528,477	581,290	610,880	670,520	751,342	786,985	843,668
California	373,279,451	372,117,251	373,412,955	394,074,260	410,875,824	427,821,796	453,771,592	492,044,108	533,765,600	614,726,489

Source: Federal Deposit Insurance Corporation

<http://www2.fdic.gov/sod/sodMarketRpt.asp?barItem=2&sZipCode=&InfoAsOf=2003&SortBy=&reRun=Y>

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
CPI	148.2	152.4	156.9	160.5	163	166.6	172.2	177.1	179.9	184