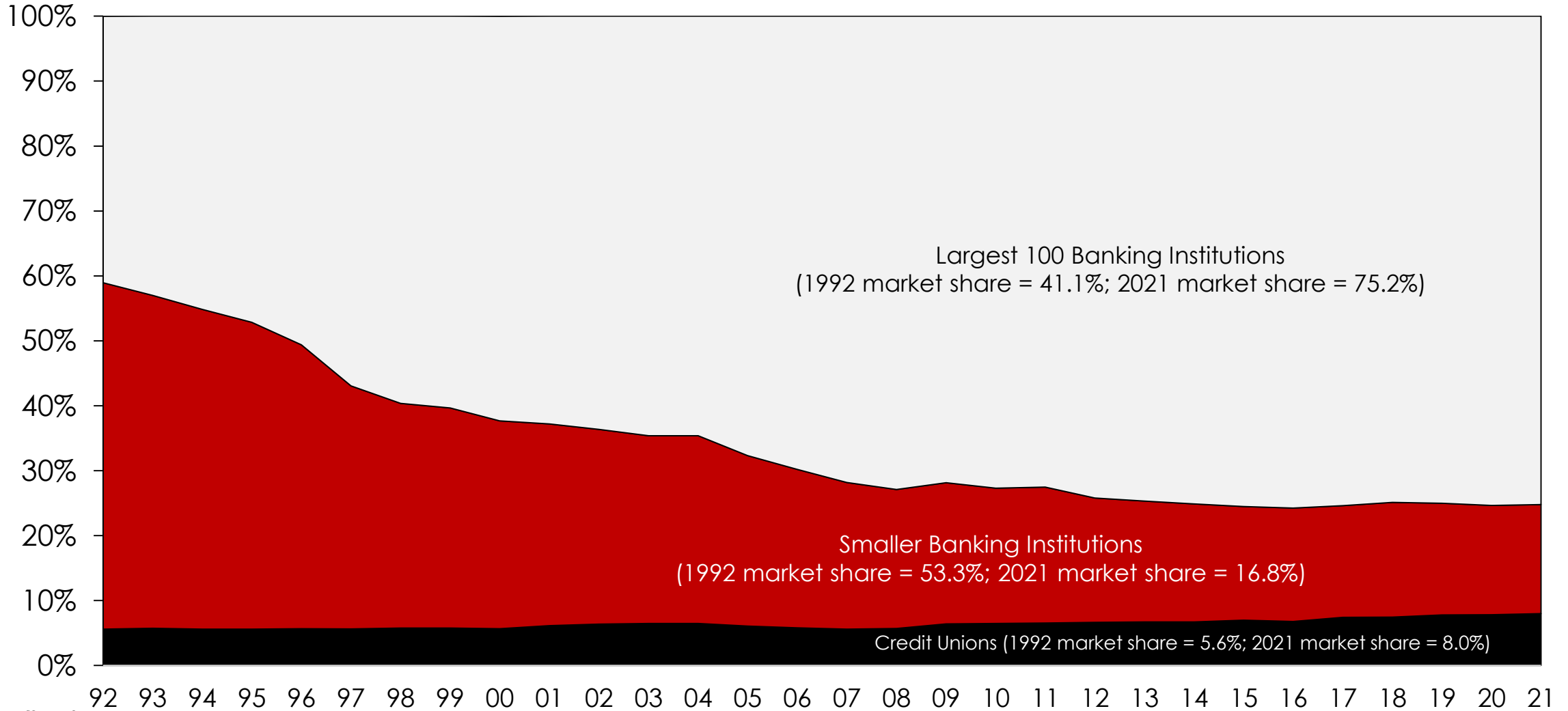


Big Banks Increasingly Dominate

Market Share of Total Assets

Sources: FDIC, NCUA, CUNA.



Largest 100 Banking Institutions
(1992 market share = 41.1%; 2021 market share = 75.2%)

Smaller Banking Institutions
(1992 market share = 53.3%; 2021 market share = 16.8%)

Credit Unions (1992 market share = 5.6%; 2021 market share = 8.0%)

Small Banks Have More to Fear From Fast-Growing Big Banks than from Credit Union Competition

Sources: FDIC, NCUA, CUNA.

