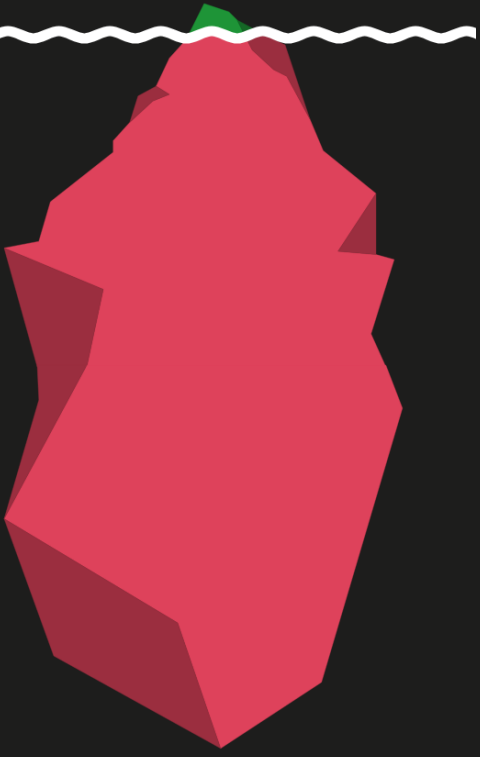


20 Years of

U.S. Banking Deposits

Truth 1: Community Banks vs. Top 4 in 2020



4950+ Community Banks

16% Total Deposits

Top 4 Banks

39% Total Deposits

Truth 2: Absolute \$ Change Over 20 years

	<u>2020</u>	<u>2000</u>	<u>Δ</u>	<u>% Δ</u>
Community Banks	\$2,591B	\$2,310B	= \$281B	12%
\$10B to Top 4	\$6,937B	\$1,772B	= \$5,165B	291%
Top 4	\$6,231B	\$1,044B	= \$5,187B	497%

Truth 3: Q1 2020 Single Quarter Deposit Growth

Largest single quarter deposit growth of the *entire* U.S. Banking Industry

\$313 Billion

Top 4 Bank's Growth Q1 2020

\$621 Billion

JP Morgan's Growth Q1 2020

\$253 Billion

Truth 4: JPM's Q1 Deposit Growth is big!

That's like JPM acquiring one Top 10 Bank or Three Top 100 banks...



Top 10 Bank



Top 100 Banks

How many Community Banks, you ask?

509

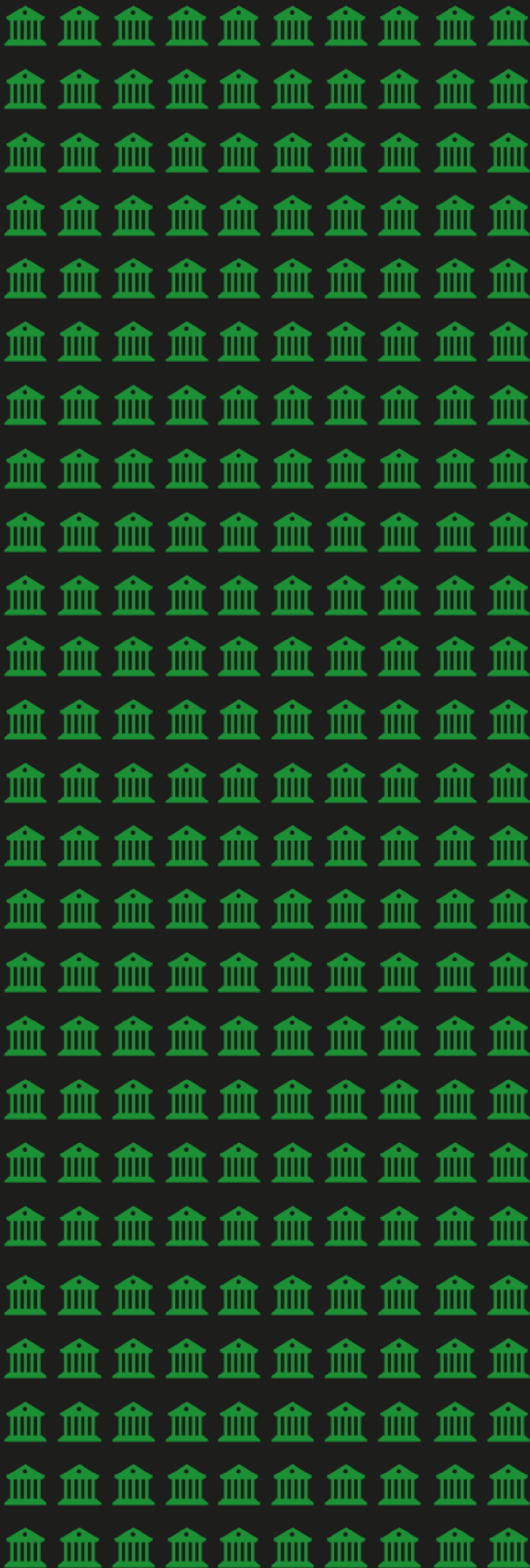
FIVE.HUNDRED.AND.FREAKING.NINE!



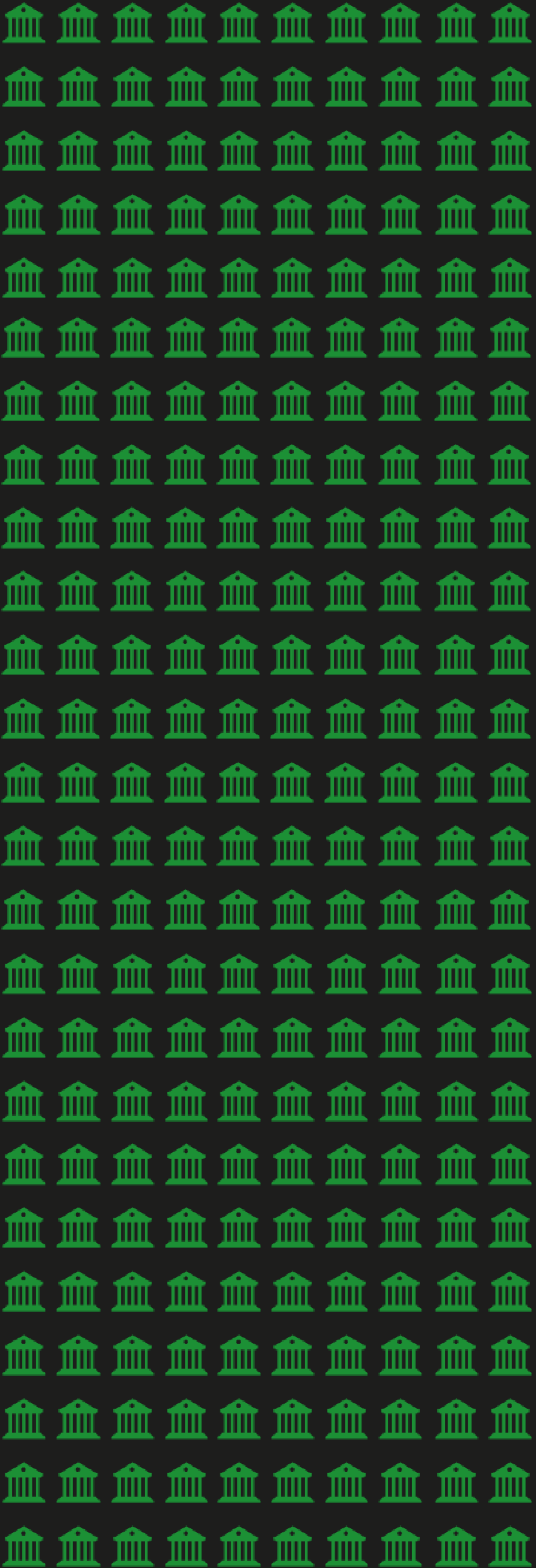
Community Banks

~11% of the entire industry!

We're gonna need more space to show this...



Keep goin'!



Almost there...



509

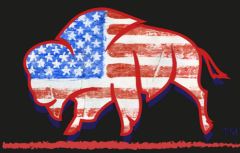
...and that's just ONE Top 4 Bank, in ONE QUARTER!

WTF!?!?

How much is too much?

How big is too big?

The. System. Is. Broken.



[#TruthinBanking](#)
www.fedfis.com
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