

Comparative Data on the Banking System
Charts to Accompany Remarks before the Kansas Bankers Association

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Credit Union, Large Bank, and Community Bank Market Shares

Share of Assets					
	Credit Unions	Top 5 Banks	Top 10 Banks	Community Banks (<\$10Bn in 2010)	Community Banks (<\$1Bn in 2010)
1990	6%	14%	22%	48%	25%
1995	7%	19%	28%	40%	20%
2000	7%	28%	42%	27%	14%
2005	7%	41%	48%	22%	12%
2010	7%	47%	55%	17%	9%

Share of Deposits					
	Credit Unions	Top 5 Banks	Top 10 Banks	Community Banks (<\$10Bn in 2010)	Community Banks (<\$1Bn in 2010)
1990	7%	13%	20%	51%	28%
1995	8%	16%	23%	44%	24%
2000	8%	24%	37%	30%	17%
2005	9%	37%	44%	25%	14%
2010	9%	44%	52%	20%	11%

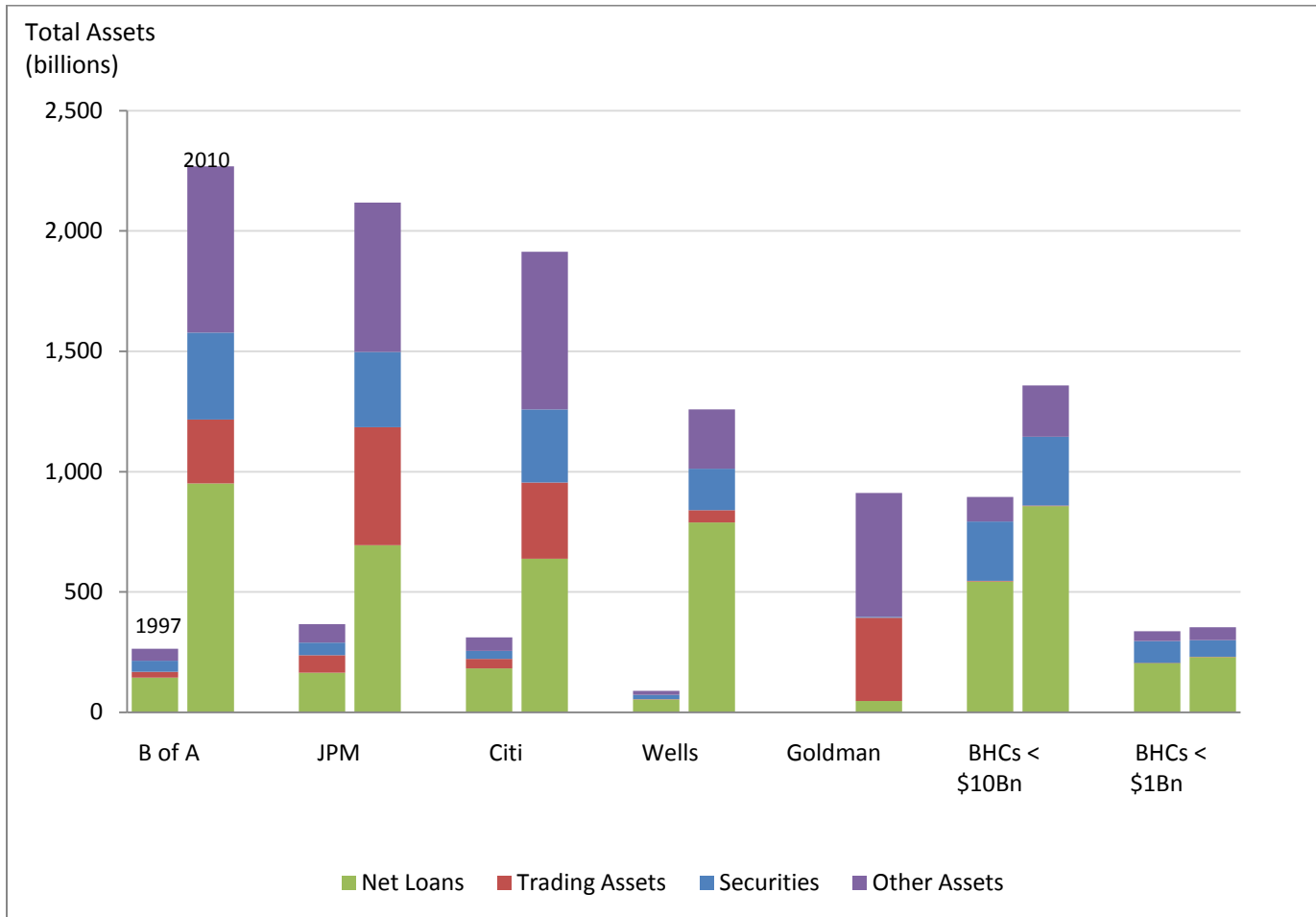
Share of Loans					
	Credit Unions	Top 5 Banks	Top 10 Banks	Community Banks (<\$10Bn in 2010)	Community Banks (<\$1Bn in 2010)
1990	6%	16%	24%	46%	23%
1995	7%	18%	26%	40%	19%
2000	7%	25%	39%	28%	15%
2005	8%	36%	43%	24%	13%
2010	8%	43%	50%	20%	11%

Share of Offices					
	Credit Unions	Top 5 Banks	Top 10 Banks	Community Banks (<\$10Bn in 2010)	Community Banks (<\$1Bn in 2010)
1990	N.A.	N.A.	N.A.	N.A.	N.A.
1995	N.A.	4%	8%	70%	46%
2000	N.A.	11%	22%	56%	39%
2005	N.A.	20%	27%	51%	35%
2010	N.A.	25%	30%	47%	30%

Notes:

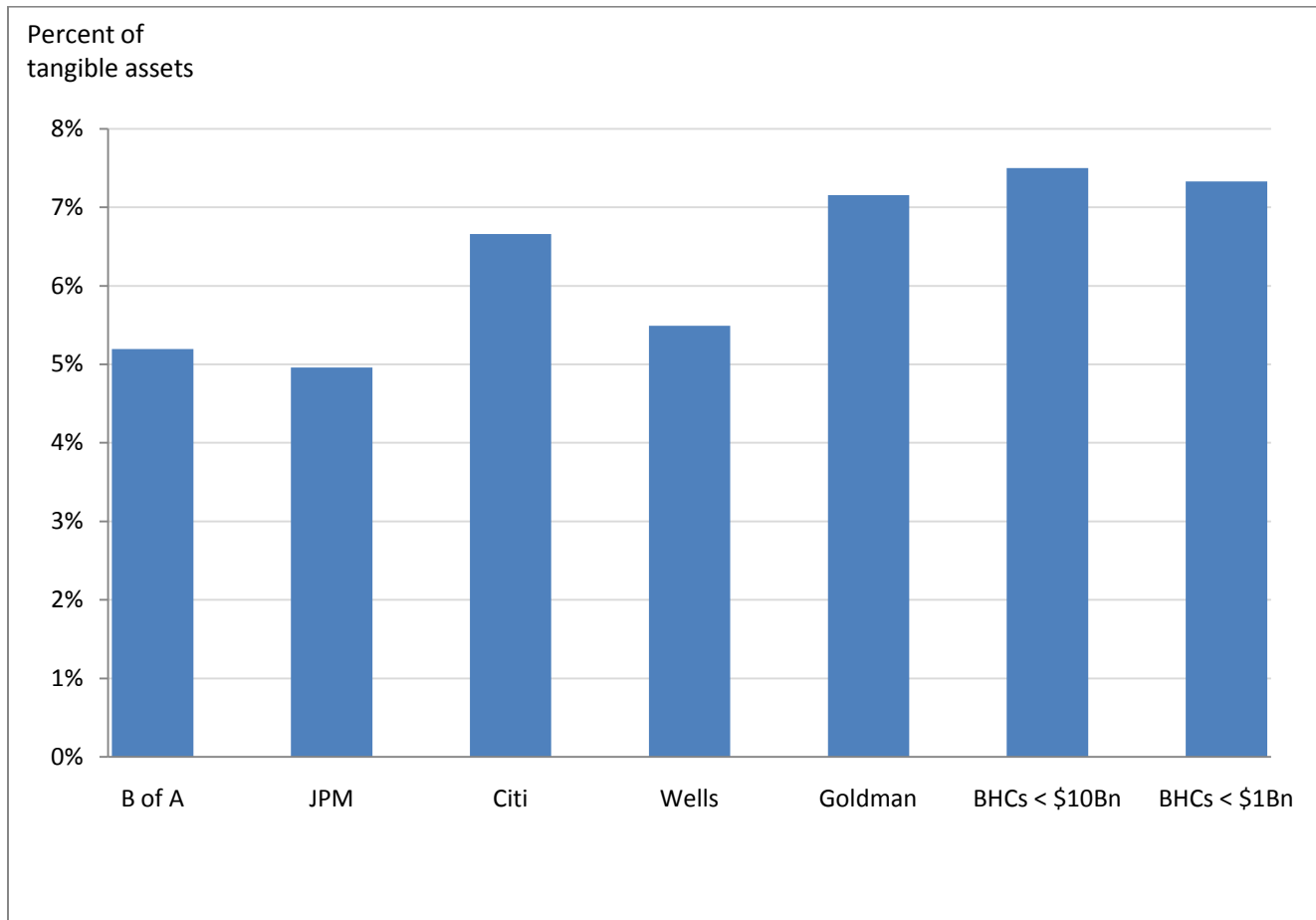
1. Asset, deposit, and loan shares are a percentage of total bank and credit union assets, deposits, and loans as of December 31 of each year (Source: Reports of Condition and Income). Data for offices were not available for 1990 and are as of June 30 of each year (Source: Summary of Deposits, FDIC).
2. For the top 5 and 10 bank shares, the data are aggregated for banks within a single bank holding company.
3. For community banks, the size cutoffs are adjusted for changes in the quarterly PCE deflator. For the 2010 cutoff of \$10/\$1 billion, the earlier year cutoffs are 2005=\$9b/\$900m, 2000=\$8b/\$800m, 1995=\$7.5b/\$750m, and 1990=\$6.5b/\$650m.

Asset Composition



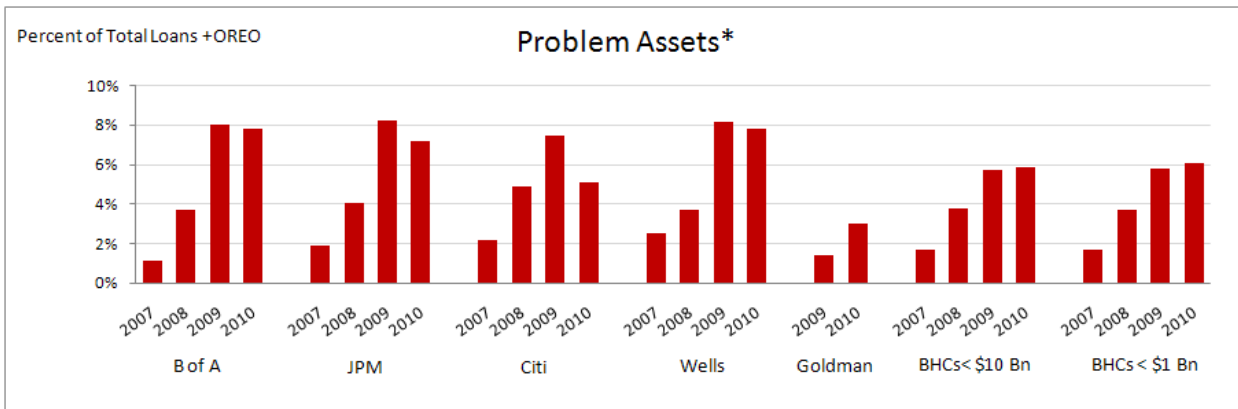
Source: FR Y-9C, End of Year

Tangible Common Equity – 2010



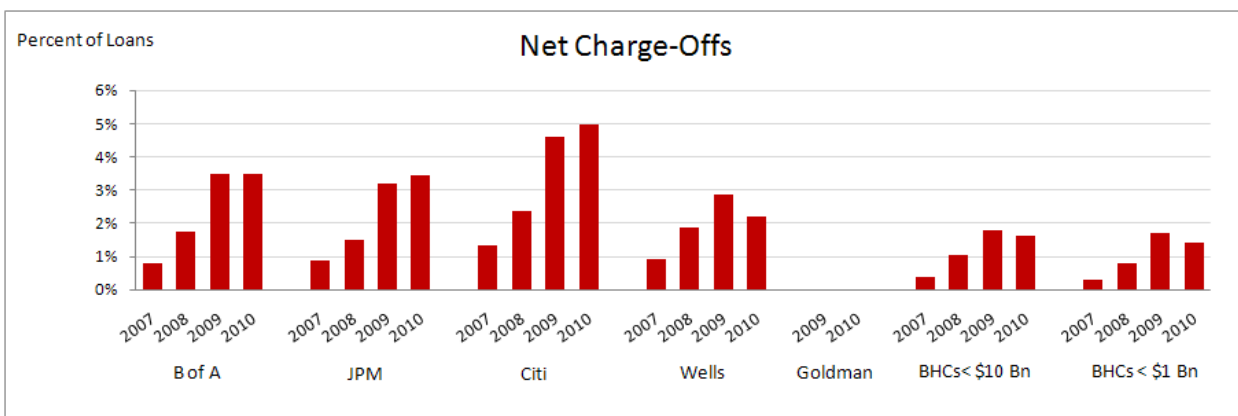
Source: FR Y-9C, End of Year

Note: Tangible common equity / tangible assets is calculated as total equity capital less perpetual preferred stock, goodwill, and other intangible assets divided by total assets less goodwill and other intangible assets.

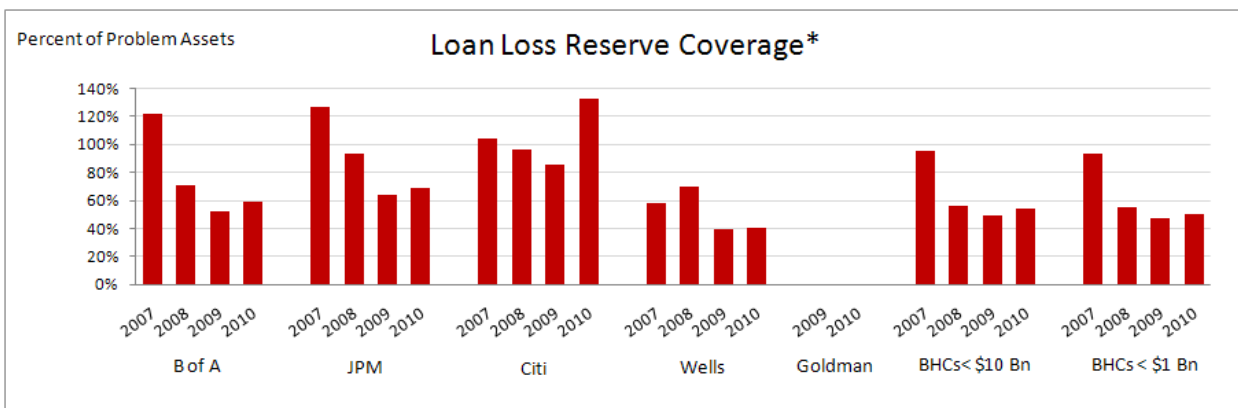


Source: FR Y-9C, End of Year

* Loans 90+ Days Past Due and not accruing interest plus OREO



Source: FR Y-9C, End of Year



Source: FR Y-9C, End of Year

* Ratio of Allowance for Loan and Lease Loss to Loans 90+ Days Past Due and Not Accruing Interest.