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

Sources: FDIC, NCUA, CUNA.

Largest 100 Banking Institutions
(1992 assets = $2.0 trillion; 2018 assets = $14.6 trillion)

Smaller Banking Institutions
(1992 assets = $2.6 trillion; 2018 assets = $3.5 trillion)

Credit Unions (1992 assets = $0.3 trillion; 2018 assets = $1.5 trillion)
Big Banks Increasingly Dominate
Market Share of Total Assets
Sources: FDIC, NCUA, CUNA.

Largest 100 Banking Institutions
(1992 market share = 41.1%; 2018 market share = 75.0%)

Smaller Banking Institutions
(1992 market share = 53.3%; 2018 market share = 17.7%)

Credit Unions (1992 market share = 5.6%; 2018 market share = 7.5%)