In this edition of the CSBS Data Corner, we explore trends in asset distribution between the largest institutions and all other institutions going back to 1976.

Chart 1 shows a comparison between the aggregate total assets held by the 100 largest insured depository institutions (IDIs) to the amount held by all other IDIs, while Chart 2 draws the same comparison between the 10 largest IDIs and all other IDIs. Chart 2 shows that starting in 1993, the 100 largest banks grew in size at a much faster rate relative to all other banks, while the Chart 1 shows that it wasn’t until the years leading up to the financial crisis that the 10 largest banks gained the majority of total asset market share. The green line in both charts plots the number of IDIs over time to further illustrate how assets have grown amid a period of substantial industry consolidation.
Chart 2: Top 100 Insured Depository Institutions