

QUICK FACTS ABOUT AMERICA'S BANKS

America's Banks play a critical role in the U.S. economy. From supporting the recovery by providing unprecedented relief to individual and business customers affected by the pandemic, to making transactions safe, accessible and convenient, and expanding financial inclusion, banks of all sizes make a difference in their communities every day.



5,033

BANKS of different sizes,
types and charters



\$21.2 trillion

ASSETS held
by banks



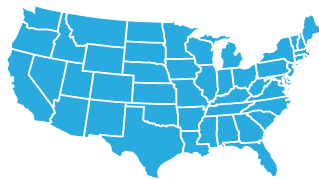
94%

of banks are classified as a **SMALL BUSINESS** using SBA guidelines



2.07 million

PEOPLE are employed by banks
in the U.S.



84,350

BRANCHES serve customers across
the U.S. from large urban city-centers
to small rural communities



9 out of 10

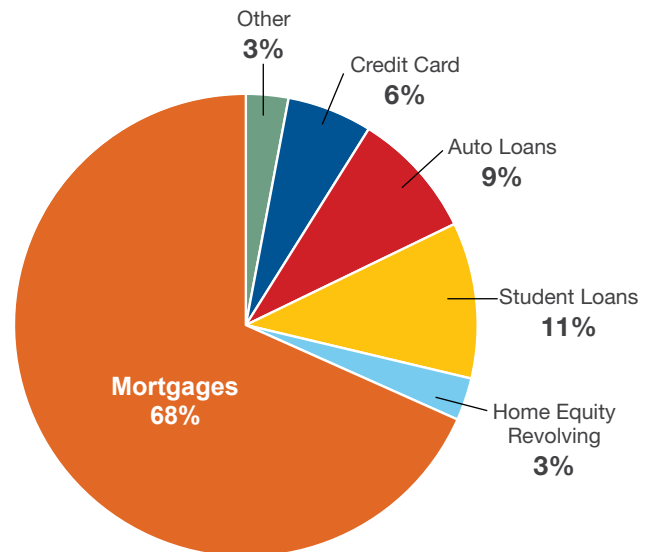
CONSUMERS are **HAPPY** with
their bank

BANKS SUPPORT THE ECONOMY

AND HELP INDIVIDUALS AND FAMILIES SECURE A BRIGHTER FUTURE

Bank Loans Help Consumers Achieve Their Goals

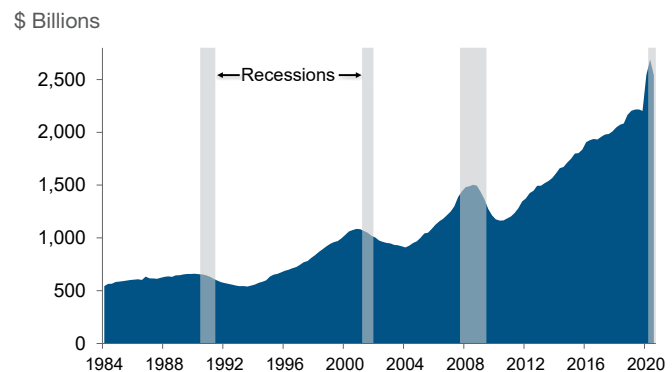
Banks provide many different types of consumer loans allowing their customers to reach important milestones in their lives.



Source: New York Fed Consumer Credit Panel/Equifax

Business Lending Supports Economic Growth

Banks help businesses of all shapes and sizes operate successfully, grow and invest—creating jobs for Americans.



Source: FDIC



Lending a Hand to Small Businesses

Berlin, Maryland's Taylor Bank helped its small business customer, Eastern Shore Rural Health, secure a Paycheck Protection Program loan for \$3 million to help support the health center's 300+ employees who work in nearby Virginia. The center serves the needs of the rural community by providing accessible, comprehensive and affordable medical, dental and health services in a caring, professional and safe environment.

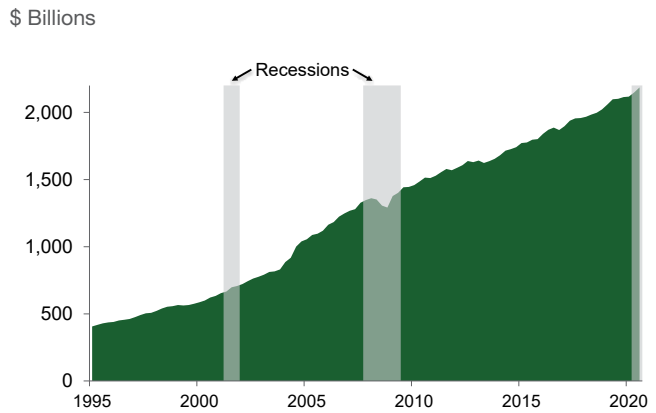
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BANK CAPITAL REMAINS AT AN ALL-TIME HIGH

AND ASSET QUALITY IS HEALTHY

> Banks Are in a Healthy Capital Position

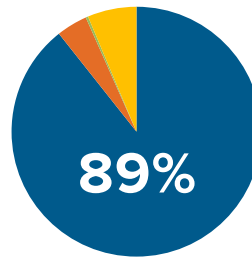
Banks maintain strong capital levels—a solid foundation to support loan growth and a buffer for the significant economic downturn caused by the pandemic.



Source: FDIC

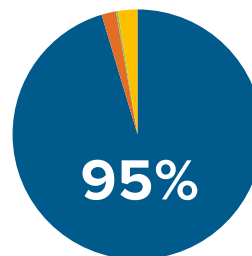
> Banks Key to Success of Paycheck Protection Program

Working collaboratively with the government, banks of all sizes facilitated 89% of all PPP loans in the first round, totaling 95% of PPP dollars for small businesses across the U.S. This assistance directly supported nearly 50M jobs according to U.S. Treasury.

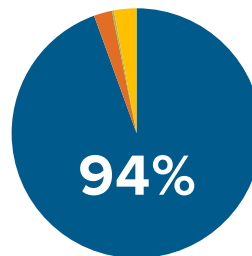


5.2 Million PPP Loans

\$108,235
Average PPP Loan



\$523 Billion PPP Dollars



50 Million Jobs Supported

■ Banks ■ Credit unions ■ Farm credit ■ Other

Source: SBA, as of Dec. 1



BANKING FAST FACTS >>



DEPOSITS

\$17.1 trillion
in deposits are held by banks

94.6%
of households have either a
checking or savings account

\$83.1 billion
in FDIC assessments paid
by banks over last 10 years

251 million retail customers and
55 million small business customers

Source: FDIC data as of Q3 2020; ABA survey data.



LOANS

\$454.9 billion
in business loans have been added over the last two years

\$10.9 trillion
in loans are held by banks

24 million
small business loans have been
made by banks in 2020

\$2.24 trillion
are held on banks' books in mortgage loans

Source: FDIC data as of Q3 2020



SAFETY AND CONVENIENCE



99%
of consumers rate their bank's online and mobile app experience
as excellent, very good, or good

84%
of Americans say tech improvements by banks
are making it easier to access financial services

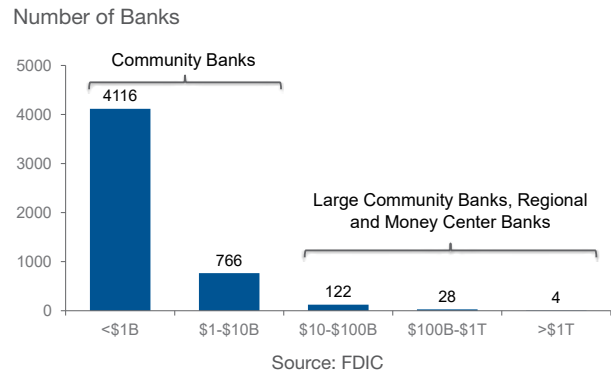
\$22.3 billion
in attempted deposit account fraud is stopped
annually by banks

Source: 2020 Morning Consult Survey; 2019 ABA Deposit Account Fraud Survey

AMERICA'S ECONOMY NEEDS BANKS OF ALL SIZES

Small Banks Play a Big Role in a Diverse Industry ...

Most banks are small, serving the unique needs of their local communities.

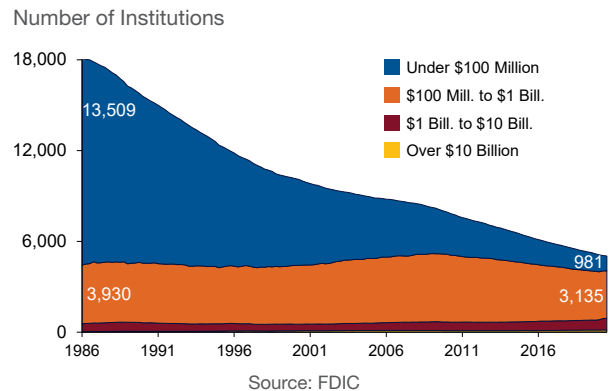


THE MEDIAN SIZED BANK IS
\$273.6 million
 IN ASSETS AND EMPLOYS
48 people



... But Maintaining the Industry's Diversity Has Become Harder

Competitive pressures, regulatory compliance costs, and historically low interest rates are all contributing to the loss of smaller community banks through consolidation and have made it harder for new banks to enter the market. **Since 2010, only 32 new banks have been chartered.**



SUPPORT POLICIES THAT PERMIT BANKS TO SERVE THEIR COMMUNITIES AND THEIR CUSTOMERS.