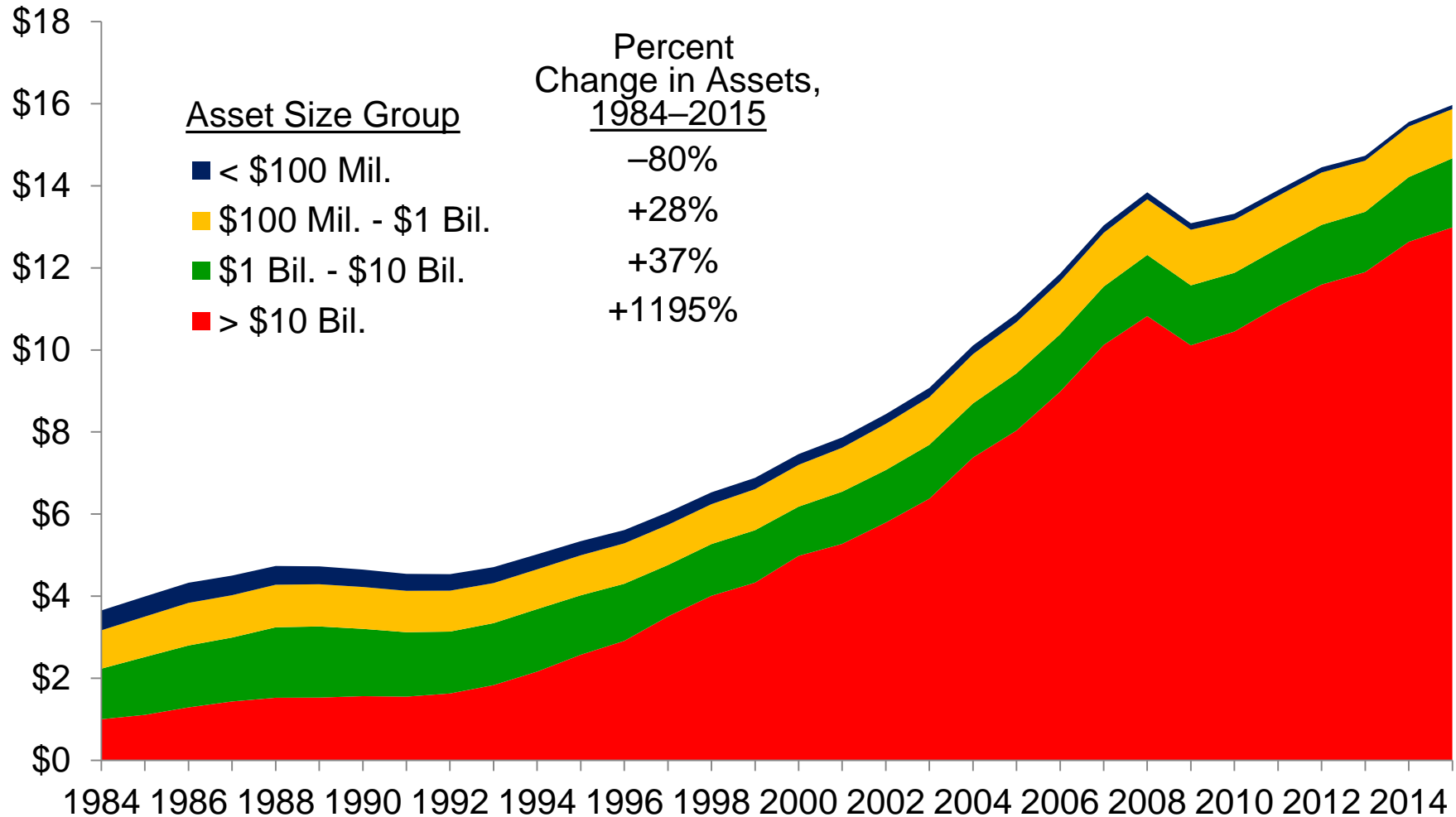


Consolidation of the Credit Channel

Change in Assets by Bank Size Groups

Total Assets of Institutions in Size Group, Dollars in Trillions



Source: FDIC. Reflects the aggregation of total assets of FDIC-insured institutions by bank holding company and also includes charter-level assets for banks with no holding company.