

# Forum Members: Serving Consumers, Businesses, Investors, and Communities



The eight largest, most diversified financial institutions in the United States critically support our economy; they are strong, resilient, and well-positioned to promote economic growth and opportunity across the country.

## Credit:

Forum institutions serve millions of consumers, businesses (including other financial institutions), and communities. **In 2020 alone, they increased credit to businesses and households by \$785 billion to nearly \$8.3 trillion.** Forum members:

- account for **40 percent** of total lending to businesses and households.
- provide **nearly half of all consumer loans**, supporting lending for a variety of household needs, such as buying a car and furnishing a new home.
- hold **\$126 billion in small business loans**, including \$67 billion in loans that are less than \$100,000.
- account for **34 percent** of total commercial and industrial lending.

## Capital Markets:

Forum institutions support deep and liquid capital markets. They:

- underwrite nearly **three-quarters of all domestic debt and equity transactions**, such as IPOs.
- finance government spending for hospitals, roads, bridges, schools, and other essential community needs.

## Resilience:

Forum institutions have substantially improved their capital and liquidity positions, and regulatory and supervisory changes in the past decade have further enhanced their resiliency and resolvability. They:

- maintain **\$985 billion of Tier 1 capital**, up 51 percent since 2010.
- hold **more than \$3 trillion in high-quality liquid assets**—more than double the amount held in 2010.
- have made significant progress to simplify corporate structures to improve resolvability.

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The Financial Services Forum is an economic policy and advocacy organization whose members are the chief executive officers of the eight largest and most diversified financial institutions headquartered in the United States.

