



The black bars in the chart above represent the number of commercial banks in the U.S. at year-end 1980 and every five years since then and at year-end 2012, while the green bars show the number of banks owned by BHCs during the same time periods.

The red line shows the percentage of banks owned by BHCs, which increased sharply in the early 1980s as the movement to form BHCs gained momentum; this movement has continued to increase gradually, but steadily, before declining slightly in recent years.