

Historical Banking Industry Funding Metrics

Dollar amounts in billions

Year	Interest Paid	Interest Bearing Deposits	Calculated Funding Yield	Year-end Fed Funds Rate	Ratio of Yield to Fed Funds Rate	Ratio of Interest Bearing Deposits to Total Domestic Deposits
1987	163.7	2,659	6.16%	6.77%	91.0%	84.9%
1997	120.0	2,911	4.12%	5.50%	75.0%	80.9%
2007	197.8	5,718	3.46%	4.24%	81.6%	82.7%
2017	41.6	8,833	0.47%	1.30%	36.2%	73.1%