



Statistics At A Glance

Historical Trends
As of December 31, 2024

Dollar Amounts in Billions	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004
Number of FDIC-Insured	4,487	4,587	4,706	4,839	5,000	5,172	5,406	5,670	5,913	6,182	6,509	6,812	7,083	7,357	7,658	8,012	8,304	8,534	8,680	8,833	8,976
Number of FDIC-Supervised	2,848	2,930	3,032	3,122	3,221	3,338	3,483	3,637	3,787	3,947	4,138	4,312	4,460	4,598	4,715	4,941	5,097	5,198	5,220	5,245	5,264
Total Assets	\$ 24,098	\$ 23,667	\$ 23,596	\$ 23,720	\$ 21,869	\$ 18,645	\$ 17,943	\$ 17,415	\$ 16,780	\$ 15,968	\$ 15,554	\$ 14,731	\$ 14,450	\$ 13,891	\$ 13,319	\$ 13,087	\$ 13,818	\$ 13,034	\$ 11,862	\$ 10,879	\$ 10,107
Total Loans	\$ 12,725	\$ 12,452	\$ 12,227	\$ 11,247	\$ 10,864	\$ 10,518	\$ 10,152	\$ 9,721	\$ 9,305	\$ 8,839	\$ 8,309	\$ 7,893	\$ 7,695	\$ 7,474	\$ 7,375	\$ 7,282	\$ 7,858	\$ 7,906	\$ 7,234	\$ 6,718	\$ 6,121
Domestic Deposits	\$ 17,748	\$ 17,346	\$ 17,726	\$ 18,190	\$ 16,290	\$ 13,220	\$ 12,613	\$ 12,081	\$ 11,649	\$ 10,908	\$ 10,371	\$ 9,791	\$ 9,447	\$ 8,758	\$ 7,873	\$ 7,697	\$ 7,490	\$ 6,913	\$ 6,631	\$ 6,221	\$ 5,719
Bank Net Income	\$ 268.20	\$ 254.09	\$ 262.67	\$ 279.13	\$ 147.13	\$ 232.77	\$ 236.76	\$ 164.09	\$ 170.51	\$ 163.44	\$ 152.25	\$ 154.31	\$ 141.04	\$ 118.41	\$ 85.49	\$ -9.96	\$ 9.09	\$ 99.94	\$ 145.22	\$ 133.82	\$ 122.22
Percent Profitable	% 93.3	% 94.6	% 96.5	% 96.9	% 95.3	% 96.3	% 96.5	% 94.4	% 95.5	% 95.2	% 93.7	% 91.8	% 89.0	% 83.8	% 77.9	% 69.2	% 75.1	% 87.9	% 92.1	% 93.8	% 94.0
Average Return on Assets	% 1.12	% 1.09	% 1.11	% 1.23	% 0.72	% 1.29	% 1.35	% 0.97	% 1.04	% 1.04	% 1.01	% 1.07	% 1.00	% 0.88	% 0.65	% -0.08	% 0.07	% 0.81	% 1.28	% 1.28	% 1.28
Average Return on Equity	% 11.37	% 11.39	% 11.81	% 12.21	% 6.85	% 11.38	% 11.98	% 8.60	% 9.27	% 9.29	% 9.01	% 9.54	% 8.90	% 7.79	% 5.85	% -0.73	% 0.70	% 7.75	% 12.30	% 12.43	% 13.20
Net Interest Margin	% 3.22	% 3.30	% 2.95	% 2.54	% 2.82	% 3.36	% 3.40	% 3.25	% 3.13	% 3.08	% 3.14	% 3.26	% 3.42	% 3.60	% 3.76	% 3.49	% 3.16	% 3.29	% 3.33	% 3.47	% 3.53
Equity to Assets	% 10.00	% 9.68	% 9.34	% 9.94	% 10.17	% 11.32	% 11.25	% 11.22	% 11.10	% 11.24	% 11.15	% 11.15	% 11.17	% 11.16	% 11.15	% 10.88	% 9.38	% 10.34	% 10.52	% 10.28	% 10.28
Noncurrent Loan Rate - Total Loans¹	% 0.98	% 0.86	% 0.74	% 0.89	% 1.19	% 0.91	% 0.99	% 1.20	% 1.42	% 1.56	% 1.96	% 2.63	% 3.60	% 4.20	% 4.87	% 5.44	% 2.94	% 1.42	% 0.80	% 0.74	% 0.80
Real Estate Loans	% 1.21	% 1.03	% 0.90	% 1.29	% 1.65	% 1.12	% 1.32	% 1.66	% 1.95	% 2.48	% 3.35	% 4.45	% 6.00	% 6.61	% 7.03	% 7.22	% 3.82	% 1.75	% 0.82	% 0.71	% 0.61
C&I Loans	% 0.93	% 0.73	% 0.67	% 0.68	% 0.99	% 0.79	% 0.68	% 0.90	% 1.28	% 0.78	% 0.50	% 0.63	% 0.88	% 1.29	% 2.44	% 3.43	% 1.69	% 0.67	% 0.64	% 0.77	% 1.16
Loans to Individuals	% 1.27	% 1.13	% 0.85	% 0.64	% 0.86	% 1.02	% 1.03	% 0.97	% 0.92	% 0.85	% 0.89	% 1.05	% 1.17	% 1.43	% 1.76	% 2.18	% 1.77	% 1.43	% 1.20	% 1.13	% 1.39
Coverage Ratio ²	% 177.83	% 203.36	% 217.32	% 178.72	% 183.71	% 129.88	% 124.39	% 106.30	% 92.18	% 85.97	% 75.39	% 65.59	% 58.55	% 60.98	% 64.47	% 57.72	% 74.99	% 91.66	% 134.80	% 154.70	% 168.03
Net Charge-Off Rate - All Loans	% 0.68	% 0.52	% 0.27	% 0.25	% 0.50	% 0.52	% 0.48	% 0.50	% 0.47	% 0.44	% 0.49	% 0.69	% 1.10	% 1.55	% 2.55	% 2.52	% 1.28	% 0.59	% 0.39	% 0.49	% 0.56
Real Estate Loans	% 0.11	% 0.07	% 0.00	% 0.01	% 0.04	% 0.01	% 0.01	% 0.03	% 0.06	% 0.13	% 0.20	% 0.48	% 1.02	% 1.34	% 1.97	% 2.04	% 0.98	% 0.24	% 0.08	% 0.05	% 0.07
C&I Loans	% 0.50	% 0.36	% 0.17	% 0.19	% 0.53	% 0.36	% 0.28	% 0.38	% 0.45	% 0.27	% 0.24	% 0.32	% 0.51	% 0.90	% 1.77	% 2.37	% 1.01	% 0.54	% 0.32	% 0.32	% 0.54
Loans to Individuals	% 3.03	% 2.29	% 1.30	% 1.19	% 2.07	% 2.42	% 2.35	% 2.26	% 1.96	% 1.80	% 1.95	% 2.16	% 2.50	% 3.50	% 6.08	% 5.45	% 3.41	% 2.52	% 2.02	% 2.72	% 2.75
Commercial Banks	3,941	4,027	4,127	4,232	4,373	4,513	4,715	4,918	5,112	5,338	5,607	5,847	6,072	6,275	6,519	6,829	7,076	7,279	7,397	7,523	7,628
New Reporters	6	6	14	12	8	13	7	5	0	1	0	1	0	3	9	25	89	165	178	166	122
Mergers	79	100	115	151	143	203	226	196	221	264	237	203	172	165	184	152	259	282	305	269	261
Savings Institutions	546	560	579	607	627	659	691	752	801	844	902	965	1,011	1,082	1,139	1,183	1,228	1,255	1,283	1,310	1,348
New Reporters	0	0	1	0	0	0	1	0	0	0	0	1	0	2	6	8	17	16	13	7	7
Mergers	9	7	19	13	21	22	33	34	30	40	35	29	36	31	13	26	32	39	37	41	58
Problem Institutions																					
Number	66	52	39	44	56	51	60	95	123	183	291	467	651	813	884	702	252	76	50	52	80
Deposit Insurance Fund³																					
Fund Balance	\$ 137.1	\$ 121.8	\$ 128.2	\$ 123.1	\$ 117.9	\$ 110.3	\$ 102.6	\$ 92.7	\$ 83.2	\$ 72.6	\$ 62.8	\$ 47.2	\$ 33.0	\$ 11.8	\$ -7.4	\$ -20.9	\$ 17.3	\$ 52.4	\$ 50.2	\$ 48.6	\$ 47.5
Insured Deposits	\$ 10,672	\$ 10,616	\$ 10,262	\$ 9,900	\$ 9,101	\$ 7,810	\$ 7,517	\$ 7,157	\$ 6,916	\$ 6,519	\$ 6,196	\$ 5,998	\$ 7,402	\$ 6,973	\$ 6,302	\$ 5,408	\$ 4,751	\$ 4,292	\$ 4,154	\$ 3,891	\$ 3,622
Reserve Ratio	% 1.28	% 1.15	% 1.25	% 1.24	% 1.30	% 1.41	% 1.37	% 1.30	% 1.20	% 1.11	% 1.01	% 0.79	% 0.45	% 0.17	% -0.12	% -0.39	% 0.36	% 1.22	% 1.21	% 1.25	% 1.31
Number Failed Institutions	2	5	0	0	4	4	0	8	5	8	18	24	51	92	157	140	25	3	0	0	4
Failed Assets ⁴	\$ 5.303	\$ 552.539	\$ 0.000	\$ 0.000	\$ 0.455	\$ 0.209	\$ 0.000	\$ 5.082	\$ 0.277	\$ 6.706	\$ 2.914	\$ 6.044	\$ 11.617	\$ 34.923	\$ 92.085	\$ 169.709	\$ 371.945	\$ 2.615	\$ 0.000	\$ 0.000	\$ 0.170
Number Assisted Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	5	0	0	0	0
Assisted Assets ⁵	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 1917.482	\$ 1306.042	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000
Estimated Losses(DIF) ⁵	\$ 0.709	\$ 19.021	\$ 0.000	\$ 0.000	\$ 0.092	\$ 0.026	\$ 0.000	\$ 1.079	\$ 0.042	\$ 0.859	\$ 0.378	\$ 1.203	\$ 2.380	\$ 6.388	\$ 15.420	\$ 24.806	\$ 17.746	\$ 0.157	\$ 0.000	\$ 0.000	\$ 0.004
Resolution Receivables ⁶	\$ 32.281	\$ 97.778	\$ 0.521	\$ 0.885	\$ 1.367	\$ 2.669	\$ 3.058	\$ 5.973	\$ 7.790	\$ 11.578	\$ 18.181	\$ 16.345	\$ 23.120	\$ 28.549	\$ 29.533	\$ 38.409	\$ 15.766	\$ 0.808	\$ 0.482	\$ 0.533	\$ 0.722
Number of FDIC Employees⁷	6,404	5,951	5,612	5,670	5,776	5,593	5,693	5,880	6,096	6,385	6,631	7,254	7,476	7,973	8,150	6,557	4,988	4,532	4,476	4,514	5,078

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.

³Prior to 2006, amounts represent sum of separate BIF and SAIF amounts.

⁴Prior years have been revised to reflect failed/assisted assets as reported on the Call Report for the quarter prior to failure/assistance.

⁵Excludes Transaction Account Guarantee program (TAG) losses from inception in 2008 until the program ended in 2011.

⁶Includes remaining receivership assets from prior years.

⁷Beginning in 2008, FDIC began reporting the number of FDIC employees based on a new, full-time equivalent methodology. Prior years have been revised to reflect the number of employees as reported in the FDIC Annual Report.