



Statistics At A Glance

Historical Trends

As of March 31, 2021

Dollar Amounts in Billions	2021 YTD ¹	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
Number of FDIC-Insured	4,978	5,002	5,177	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	9,181	9,354	9,613
Number of FDIC-Supervised	3,209	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	5,319	5,353	5,486
Total Assets	\$ 22,564	21,883	18,645	17,943	17,415	16,780	15,968	15,554	14,731	14,450	13,891	13,319	13,087	13,841	13,034	11,862	10,879	10,107	9,076	8,436	7,867
Total Loans	\$ 10,825	10,864	10,518	10,152	9,721	9,305	8,839	8,309	7,893	7,695	7,474	7,375	7,282	7,874	7,906	7,234	6,718	6,121	5,435	5,053	4,761
Domestic Deposits	\$ 16,936	16,290	13,220	12,613	12,081	11,649	10,908	10,371	9,791	9,447	8,758	7,873	7,697	7,496	6,913	6,631	6,221	5,719	5,219	4,910	4,560
Bank Net Income	\$ 307.15	147.13	232.77	236.77	164.09	170.51	163.44	152.25	154.31	141.04	118.41	85.49	(9.96)	4.50	99.94	145.22	133.82	122.22	120.62	104.68	86.99
Percent Profitable	% 96.1	95.4	96.3	96.6	94.4	95.5	95.2	93.7	91.8	89.0	83.7	77.8	69.1	75.0	87.8	92.0	93.7	94.0	94.0	93.3	91.7
Average Return on Assets	% 1.38	0.72	1.29	1.35	0.97	1.04	1.04	1.01	1.07	1.00	0.88	0.65	-0.08	0.03	0.81	1.28	1.28	1.28	1.38	1.30	1.14
Average Return on Equity	% 13.73	6.85	11.38	11.98	8.60	9.27	9.29	9.01	9.54	8.90	7.79	5.85	-0.73	0.35	7.75	12.30	12.43	13.20	15.05	14.08	12.95
Net Interest Margin	% 2.56	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	3.73	3.96	3.78
Equity to Assets	% 9.97	10.16	11.32	11.25	11.22	11.10	11.24	11.15	11.15	11.17	11.16	11.15	10.88	9.33	10.34	10.52	10.28	10.28	9.15	9.20	8.99
Noncurrent Loan Rate - Total Loans²	% 1.14	1.19	0.91	0.99	1.20	1.42	1.56	1.96	2.63	3.60	4.20	4.87	5.44	2.97	1.42	0.80	0.74	0.80	1.12	1.36	1.30
Real Estate Loans	% 1.61	1.65	1.12	1.32	1.66	1.95	2.48	3.35	4.45	6.00	6.61	7.03	7.22	3.86	1.75	0.82	0.71	0.61	0.83	0.89	0.92
C&I Loans	% 0.90	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	2.06	2.89	2.40
Loans to Individuals	% 0.81	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	1.46	1.43	1.36
Coverage Ratio ³	% 174.22	183.60	129.89	124.39	106.30	92.18	85.97	75.39	65.59	58.55	60.98	64.47	57.72	74.42	91.66	134.80	154.70	168.03	140.30	123.71	128.80
Net Charge-Off Rate - All Loans	% 0.34	0.50	0.52	0.48	0.50	0.47	0.44	0.49	0.69	1.10	1.55	2.55	2.52	1.29	0.59	0.39	0.49	0.56	0.78	0.97	0.83
Real Estate Loans	% 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	1.01	0.24	0.08	0.05	0.07	0.13	0.13	0.15
C&I Loans	% 0.26	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	1.25	1.76	1.43
Loans to Individuals	% 1.65	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	3.02	3.21	2.67
Commercial Banks	4,357	4,375	4,518	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	7,767	7,887	8,080
New Reporters	3	6	13	7	5	0	1	0	1	0	3	9	25	89	164	178	166	122	110	91	126
Mergers	20	147	204	226	196	221	264	238	203	172	165	184	152	259	282	305	269	261	224	276	354
Savings Institutions	621	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	1,414	1,467	1,533
New Reporters	0	0	0	1	0	0	0	0	1	0	0	2	6	8	17	16	13	6	8	4	20
Mergers	5	21	22	33	34	30	40	35	29	36	31	13	26	32	39	37	41	58	49	56	62
Problem Institutions																					
Number	55	56	51	60	95	123	183	291	467	651	813	884	702	252	76	50	52	80	116	136	114
Assets	\$ 54	56	46	48	14	28	47	87	153	233	319	390	403	159	22	8	7	28	30	39	40
Deposit Insurance Fund⁴																					
Fund Balance	\$ 119.4	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	46.0	43.8	41.4
Insured Deposits	\$ 9,519	9,120	7,825	7,522	7,154	6,916	6,519	6,195	5,998	7,402	6,973	6,302	5,408	4,751	4,292	4,154	3,891	3,622	3,452	3,384	3,216
Reserve Ratio	% 1.25	1.29	1.41	1.36	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	1.33	1.29	1.29
Number Failed Institutions	0	4	4	0	8	5	8	18	24	51	92	157	140	25	3	0	0	4	3	11	4
Failed Assets ⁵	\$ 0.000	0.455	0.209	0	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	0.947	2.873	1.822
Number Assisted Institutions	0	0	0	0	0	0	0	0	0	0	0	0	8	5	0	0	0	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	1,917.48	1,306.04	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Estimated Losses(DIF) ⁶	\$ 0.000	0.099	0.031	0.000	1.162	0.046	0.859	0.393	1.248	2.462	6.504	15.978	25.797	18.148	0.162	0.000	0.000	0.004	0.063	0.426	0.306
Resolution Receivables ⁷	\$ 1.220	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	0.784	0.793	1.429
Number of FDIC Employees⁸ (Includes RTC before 1996)	5,824	5,591	5,593	5,693	5,881	6,097	6,385	6,631	7,254	7,476	7,973	8,150	6,557	4,988	4,532	4,476	4,514	5,078	5,311	5,430	6,167

Ratios annualized where appropriate

²Nonaccruing loans and loans past due 90+ days

³Loss reserve as a percentage of noncurrent loans

⁴Prior to 2006, amounts represent sum of separate BIF and SAIF amounts.

⁵Prior years have been revised to reflect failed/assisted assets as reported on the Call Report for the quarter prior to failure/assistance.

⁶Includes RTC resolutions from 1990-1995, excludes Transaction Account Guarantee program (TAG) losses from inception in 2008 until the program ended in 2011.

⁷Includes remaining receivership assets from prior years.

⁸Beginning 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.