



Statistics At A Glance

Historical Trends

As of December 31, 2022

| Dollar Amounts in Billions | 2022 YTD ¹ | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 |
|---|-----------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|----------|--------|--------|--------|--------|--------|--------|
| Number of FDIC-Insured | 4,706 | 4,839 | 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 |
| Number of FDIC-Supervised | 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 | 5,319 | 5,353 |
| Total Assets | \$ 23,600 | 23,720 | 21,869 | 18,646 | 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 | 9,076 | 8,436 |
| Total Loans | \$ 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 | 5,435 | 5,053 |
| Domestic Deposits | \$ 17,725 | 18,190 | 16,290 | 13,221 | 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 | 5,219 | 4,910 |
| Bank Net Income | \$ 263.03 | 279.12 | 147.13 | 232.78 | 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 | 120.62 | 104.68 |
| Percent Profitable | % 96.6 | 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 | 94.0 | 93.3 |
| Average Return on Assets | % 1.12 | 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 | 1.38 | 1.30 |
| Average Return on Equity | % 11.83 | 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 | 15.05 | 14.08 |
| Net Interest Margin | % 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 | 3.73 | 3.96 |
| Equity to Assets | % 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 | 9.15 | 9.20 |
| Noncurrent Loan Rate - Total Loans² | % 0.73 | 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 | 1.12 | 1.36 |
| Real Estate Loans | % 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 | 0.83 | 0.89 |
| C&I Loans | % 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 | 2.06 | 2.89 |
| Loans to Individuals | % 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 | 1.46 | 1.43 |
| Coverage Ratio ³ | % 217.55 | 178.72 | 183.71 | 129.89 | 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 | 140.30 | 123.71 |
| Net Charge-Off Rate - All Loans | % 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 | 0.78 | 0.97 |
| Real Estate Loans | % 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 | 0.13 | 0.13 |
| C&I Loans | % 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 | 1.25 | 1.76 |
| Loans to Individuals | % 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 | 3.02 | 3.21 |
| Commercial Banks | 4,127 | 4,232 | 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 |
| New Reporters | 14 | 10 | 6 | 13 | 7 | 5 | 0 | 1 | 0 | 1 | 0 | 3 | 9 | 25 | 89 | 164 | 178 | 166 | 122 | 110 | 91 |
| Mergers | 115 | 152 | 147 | 204 | 226 | 196 | 221 | 264 | 238 | 203 | 172 | 165 | 184 | 152 | 259 | 282 | 305 | 269 | 261 | 224 | 276 |
| Savings Institutions | 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 | 1,414 | 1,467 |
| New Reporters | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 2 | 6 | 8 | 17 | 16 | 13 | 6 | 8 | 4 |
| Mergers | 19 | 13 | 21 | 22 | 33 | 34 | 30 | 40 | 35 | 29 | 36 | 31 | 13 | 26 | 32 | 39 | 37 | 41 | 58 | 49 | 56 |
| Problem Institutions | | | | | | | | | | | | | | | | | | | | | |
| Number | 39 | 44 | 56 | 51 | 60 | 95 | 123 | 183 | 291 | 467 | 651 | 813 | 884 | 702 | 252 | 76 | 50 | 52 | 80 | 116 | 136 |
| Assets | \$ 47 | 170 | 56 | 46 | 48 | 14 | 28 | 47 | 87 | 153 | 233 | 319 | 390 | 403 | 159 | 22 | 8 | 7 | 28 | 30 | 39 |
| Deposit Insurance Fund⁴ | | | | | | | | | | | | | | | | | | | | | |
| Fund Balance | \$ 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 | 46.0 | 43.8 |
| Insured Deposits | \$ 10,068 | 9,744 | 9,129 | 7,825 | 7,525 | 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 | 3,452 | 3,384 |
| Reserve Ratio | % 1.27 | 1.26 | 1.29 | 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 | 1.33 | 1.29 |
| Number Failed Institutions | 0 | 0 | 4 | 4 | 0 | 8 | 5 | 8 | 18 | 24 | 51 | 92 | 157 | 140 | 25 | 3 | 0 | 0 | 4 | 3 | 11 |
| Failed Assets ⁵ | \$ 0.000 | 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 |
| Number Assisted Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 5 | 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 | 0.000 | 1,917.48 | 1,306.04 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Estimated Losses(DIF) ⁶ | \$ 0.000 | 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 |
| Resolution Receivables ⁷ | \$ 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 | 0.784 | 0.793 |
| Number of FDIC Employees⁸ (Includes RTC before 1996) | 5,612 | 5,670 | 5,776 | 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 |

¹Ratios 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.