



# Statistics At A Glance

## Historical Trends

As of June 30, 2023

Dollar Amounts in Billions	2023 YTD <sup>1</sup>	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
Number of FDIC-Insured	4,645	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
Number of FDIC-Supervised	2,983	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
Total Assets	\$ 23,465	\$ 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
Total Loans	\$ 12,299	\$ 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
Domestic Deposits	\$ 17,198	\$ 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
Bank Net Income	\$ 150.29	\$ 262.90	\$ 279.13	\$ 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
Percent Profitable	% 95.9	% 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	% 94.0
Average Return on Assets	% 1.29	% 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	% 1.38
Average Return on Equity	% 13.57	% 11.82	% 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
Net Interest Margin	% 3.31	% 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
Equity to Assets	% 9.59	% 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
<b>Noncurrent Loan Rate - Total Loans<sup>2</sup></b>	% 0.76	% 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
Real Estate Loans	% 0.94	% 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
C&I Loans	% 0.68	% 0.66	% 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
Loans to Individuals	% 0.88	% 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
Coverage Ratio <sup>3</sup>	% 224.78	% 217.47	% 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
<b>Net Charge-Off Rate - All Loans</b>	% 0.45	% 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
Real Estate Loans	% 0.05	% 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
C&I Loans	% 0.29	% 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
Loans to Individuals	% 2.05	% 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
<b>Commercial Banks</b>	4,071	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
New Reporters	3	14	10	6	13	7	5	0	1	0	1	0	3	9	25	89	164	178	166	122	110
Mergers	54	115	152	147	204	226	196	221	264	238	203	172	165	184	152	259	282	305	269	261	224
<b>Savings Institutions</b>	574	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
New Reporters	0	1	0	0	0	1	0	0	0	0	1	0	0	2	6	8	17	16	13	6	8
Mergers	3	19	13	21	22	33	34	30	40	35	29	36	31	13	26	32	39	37	41	58	49
<b>Problem Institutions</b>																					
Number	43	39	44	56	51	60	95	123	183	291	467	651	813	884	702	252	76	50	52	80	116
Assets	\$ 46	\$ 47	\$ 170	\$ 56	\$ 46	\$ 48	\$ 14	\$ 28	\$ 47	\$ 87	\$ 153	\$ 233	\$ 319	\$ 390	\$ 403	\$ 159	\$ 22	\$ 8	\$ 7	\$ 28	\$ 30
<b>Deposit Insurance Fund<sup>4</sup></b>																					
Fund Balance	\$ 117.0	\$ 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
Insured Deposits	\$ 10,586	\$ 10,278	\$ 9,929	\$ 9,121	\$ 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	\$ 3,452
Reserve Ratio	% 1.10	% 1.25	% 1.24	% 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
Number Failed Institutions	3	0	0	4	4	0	8	5	8	18	24	51	92	157	140	25	3	0	0	4	3
Failed Assets <sup>5</sup>	\$ 532.030	\$ 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	\$ 0.947
Number Assisted Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	5	0	0	0	0	0
Assisted Assets <sup>5</sup>	\$ 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	\$ 1,917.482	\$ 1306.042	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000
Estimated Losses(DIF) <sup>6</sup>	\$ 18.324	\$ 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	\$ 0.063
Resolution Receivables <sup>7</sup>	\$ 159.470	\$ 0.521	\$ 0.885	\$ 1.367	\$ 2.669	\$ 3.058	\$ 5.973	\$ 7.790	\$ 11.578	\$ 18.181	\$ 16.345	\$ 23.1204	\$ 28.549	\$ 29.533	\$ 38.409	\$ 15.766	\$ 0.808	\$ 0.482	\$ 0.533	\$ 0.722	\$ 0.784
<b>Number of FDIC Employees<sup>8</sup></b> (Includes RTC before 1996)	5,637	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

<sup>1</sup>Ratios annualized where appropriate

<sup>2</sup>Nonaccruing loans and loans past due 90+ days

<sup>3</sup>Loss reserve as a percentage of noncurrent loans

<sup>4</sup>Prior to 2006, amounts represent sum of separate BIF and SAIF amounts.

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

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

<sup>7</sup>Includes remaining receivership assets from prior years.

<sup>8</sup>Beginning 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.