



# Statistics At A Glance

## Historical Trends As of March 31, 2020

Dollar Amounts in Billions	2020 YTD <sup>1</sup>	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000
Number of FDIC-Insured	5,116	5,177	5,406	5,670	5,913	6,182	6,509	6,812	7,083	7,357	7,658	8,012	8,305	8,534	8,680	8,833	8,976	9,181	9,354	9,613	9,904
Number of FDIC-Supervised	3,303	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	5,616
Total Assets	\$ 20,254	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	7,463
Total Loans	\$ 10,961	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	4,643
Domestic Deposits	\$ 14,306	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	4,208
Bank Net Income	\$ 18.47	232.81	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	81.50
Percent Profitable	% 92.7	96.3	96.5	94.3	95.5	95.1	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	92.4
Average Return on Assets	% 0.38	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	1.14
Average Return on Equity	% 3.50	11.39	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	13.53
Net Interest Margin	% 3.13	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	3.77
Equity to Assets	% 10.44	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	8.49
<b>Noncurrent Loan Rate - Total Loans<sup>2</sup></b>	% 0.93	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	1.05
Real Estate Loans	% 1.16	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	0.76
C&I Loans	% 0.83	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	1.66
Loans to Individuals	% 1.05	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	1.35
Coverage Ratio <sup>3</sup>	% 192.23	129.88	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	146.36
<b>Net Charge-Off Rate - All Loans</b>	% 0.55	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	0.59
Real Estate Loans	% 0.00	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	0.08
C&I Loans	% 0.47	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	0.81
Loans to Individuals	% 2.51	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	2.36
<b>Commercial Banks</b>	4,464	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	8,315
New Reporters	2	13	7	5	0	1	0	1	0	3	9	25	89	164	178	166	122	110	91	126	190
Mergers	51	204	226	196	221	264	238	203	172	165	184	152	259	282	305	269	261	224	275	354	452
<b>Savings Institutions</b>	652	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	1,589
New Reporters	0	0	1	0	0	0	0	1	0	0	2	6	8	17	16	13	6	8	4	20	36
Mergers	6	22	33	34	30	40	35	29	36	31	13	26	32	39	37	41	58	49	55	62	81
<b>Problem Institutions</b>																					
Number	54	51	60	95	123	183	291	467	651	813	884	702	252	76	50	52	80	116	136	114	94
Assets	\$ 45	46	48	14	28	47	87	153	233	319	390	403	159	22	8	7	28	30	39	40	24
<b>Deposit Insurance Fund<sup>4</sup></b>																					
Fund Balance	\$ 113.2	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	41.7
Insured Deposits	\$ 8,169	7,815	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	3,055
Reserve Ratio	% 1.39	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	1.37
Number Failed Institutions	1	4	0	8	5	8	18	24	51	92	157	140	25	3	0	0	4	3	11	4	7
Failed Assets <sup>5</sup>	\$ 0.101	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	0.410
Number Assisted Institutions	0	0	0	0	0	0	0	0	0	0	0	8	5	0	0	0	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	1,917.48	1,306.04	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Estimated Losses(DIF) <sup>6</sup>	\$ 0.014	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	0.032
Resolution Receivables <sup>7</sup>	\$ 2.456	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	0.354
<b>Number of FDIC Employees<sup>8</sup></b> (Includes R I C before 1996)	5,538	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	6,452

<sup>1</sup>Amounts annualized where appropriate. Data for prior years is as of year-end.

<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.