

II.

FINANCIAL HIGHLIGHTS

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In its role as insurer of bank and savings association deposits, the FDIC promotes the public's trust in the safety and soundness of insured depository institutions. The following financial highlights address the performance of the Deposit Insurance Fund.

Deposit Insurance Fund Performance

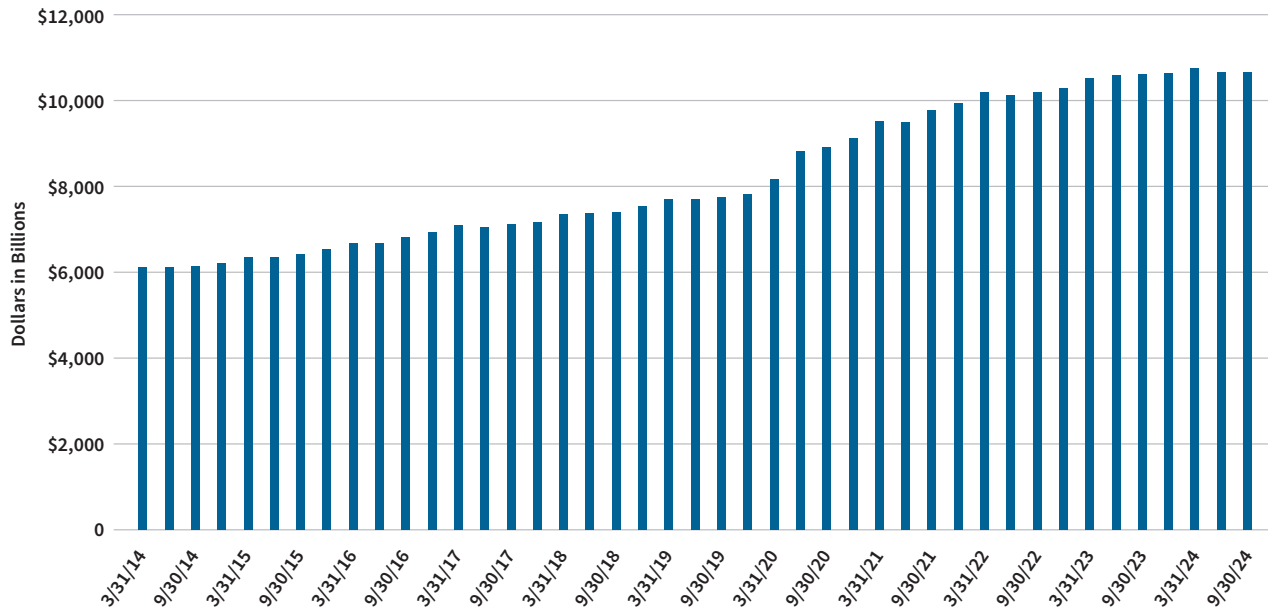
The DIF balance was \$137.1 billion at December 31, 2024, an increase of \$15.3 billion from the year-end 2023 balance. In 2024, DIF's comprehensive income totaled \$15.3 billion compared to comprehensive loss of \$ 6.4 billion in 2023. The year-over-year change of \$21.7 billion was primarily due to a \$43.0 billion decrease in provision for insurance losses, partially offset by \$21.6 billion decrease in assessment revenue.

Provision for insurance losses was negative \$2.0 billion for 2024, compared to \$41.0 billion for 2023. The negative \$2.0 billion for 2024 was due to a reduction to estimated losses for the failures that occurred in 2023, whereas the \$41.0 billion for 2023 primarily represented the initial estimated losses for last year's failures.

Assessment revenue was \$11.6 billion for 2024, compared to \$33.2 billion for 2023. The \$21.6 billion year-over-year decrease was primarily due to the recognition of \$20.4 billion of special assessments in 2023. Last year, the DIF recorded a receivable for special assessments that represented the estimated loss arising from the full coverage of uninsured deposits pursuant to two separate systematic risk determinations for the resolution of Silicon Valley Bank and Signature Bank.

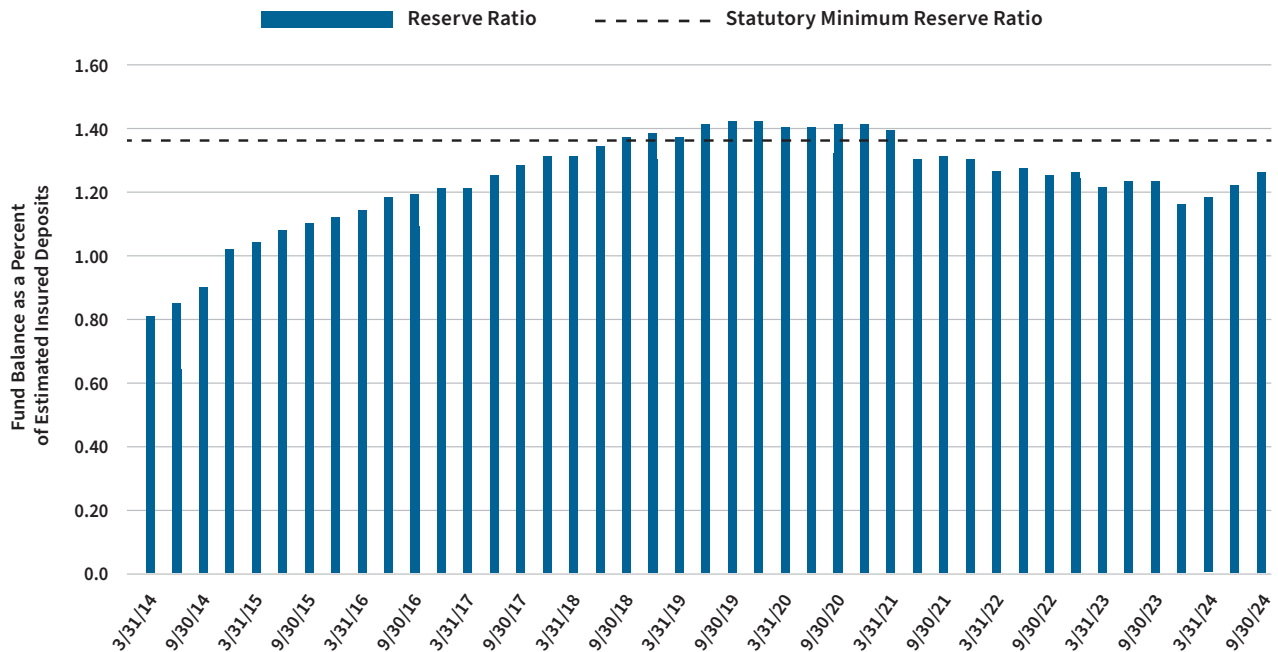
The DIF's cash, cash equivalents, and U.S. Treasury (UST) investment portfolio balances increased by \$74.1 billion during 2024 to \$97.9 billion at year-end 2024, from \$23.8 billion at year-end 2023. This increase was primarily due to recoveries from resolution of \$54.2 billion and assessment collections of \$19.2 billion.

ESTIMATED DIF INSURED DEPOSITS



Source: Commercial Bank Call and Thrift Financial Reports

DEPOSIT INSURANCE FUND RESERVE RATIOS



Deposit Insurance Fund Selected Statistics			
Dollars in Millions			
	For the years ended December 31		
	2024	2023	2022
Financial Results			
Revenue	\$15,689	\$35,996	\$9,607
Operating Expenses	2,433	2,126	1,883
Insurance and Other Expenses (includes provision for losses and realized loss on sale of investment securities)	(2,004)	43,249	(79)
Net Income (Loss)	15,260	(9,379)	7,803
Comprehensive Income (Loss)	15,323	(6,440)	5,077
Insurance Fund Balance	\$137,101	\$121,778	\$128,218
Fund as a Percentage of Insured Deposits (reserve ratio)	1.25% ¹	1.15%	1.25%
Selected Statistics			
Total DIF-Member Institutions ²	4,5171	4,587	4,706
Problem Institutions	681	52	39
Total Assets of Problem Institutions	\$87,2861	\$66,279	\$47,463
Institution Failures	2	5	0
Total Assets of Failed Institutions in Year ³	\$5,974	\$552,539	\$0
Number of Active Failed Institution Receiverships	58	74	132

¹ As of September 30, 2024.

² Commercial banks and savings institutions. Does not include U.S. insured branches of foreign banks.

³ Total Assets data are based upon the last Call Report filed by the institution prior to failure.