2025 **QUARTER 2**

FEDERAL DEPOSIT INSURANCE CORPORATION

Quarterly Banking Profile

FDIC

The **Quarterly Banking Profile** is published by the Division of Insurance and Research of the Federal Deposit Insurance Corporation and contains a comprehensive summary of the most recent financial results for the banking industry.

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QUARTERLY BANKING PROFILE: SECOND QUARTER 2025

Net income for the 4,421 FDIC-insured commercial banks and savings institutions totaled $69.9 billion, down $677.3 million (1 percent) from the prior quarter. The quarterly decrease in net income was driven by higher provision expenses (up $7.6 billion, or 33.7 percent). The increase in provision expenses was largely attributable to the acquisition of one large bank, as accounting standards require the acquiring institution to recognize a provision expense related to certain acquired assets. Absent this large provision expense, net income would have increased due to higher net interest and noninterest income. The banking industry reported an aggregate return on assets (ROA) ratio of 1.13 percent in second quarter 2025, down from 1.16 percent in first quarter 2025 and 1.20 percent in second quarter 2024. See page 1.

COMMUNITY BANK PERFORMANCE

Community banks—which represent 90 percent of insured institutions—reported quarterly net income of $7.6 billion in second quarter 2025, an increase of $842.9 million (12.5 percent) from the previous quarter. Net income increased $1.4 billion (22.9 percent) compared with second quarter 2024, driven primarily by higher net interest income. The pretax return on assets ratio at community banks increased 15 basis points from the prior quarter and increased 19 basis points from one year earlier to 1.33 percent. Nearly three-fourths (73.4 percent) of all community banks reported a quarter-over-quarter increase in net income. See page 19.

INSURANCE FUND INDICATORS

The Deposit Insurance Fund (DIF) balance increased by $4.4 billion to $145.3 billion. The rise in the DIF was primarily driven by assessment income of $3.6 billion. Interest earned on securities, negative provisions, and unrealized gains on securities also contributed a combined $1.4 billion to the fund during the quarter. These gains were partially offset by operating expenses of $0.6 billion. One institution failed during the second quarter. The DIF's reserve ratio was 1.36 percent on June 30, 2025, up 5 basis points from the previous quarter and 14 basis points higher than the previous year. See page 31.

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INSURED INSTITUTION PERFORMANCE

Net Income Decreased from the Prior Quarter, Driven by an Increase in Provision Expenses Related to a Large Bank Acquisition

The Deposit Insurance Fund Reserve Ratio Increased 5 Basis Points to 1.36 Percent and Now Exceeds the Statutory Minimum

Net Interest Margin Remained Relatively Unchanged from the Prior Quarter

Loan Growth Accelerated from the Prior Quarter

Domestic Deposits Increased for the Fourth Consecutive Quarter

Asset Quality Metrics Remained Generally Favorable, Though Weakness in Certain Portfolios Persisted

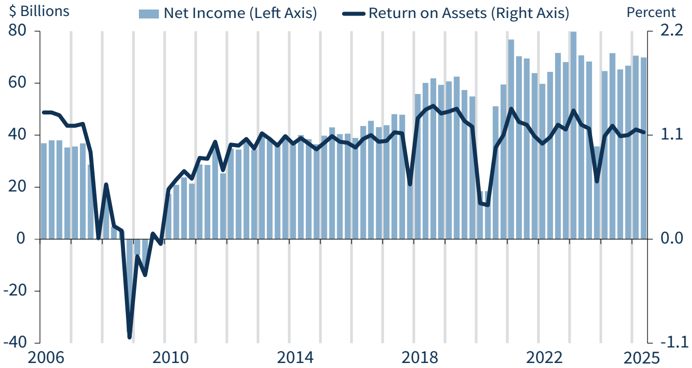
NET INCOME DECREASED FROM THE PRIOR QUARTER, LED BY HIGHER PROVISION EXPENSES

For the 4,421 FDIC-insured commercial banks and savings institutions, quarterly net income totaled $69.9 billion, down $677.3 million (1 percent) from the prior quarter. The banking industry reported an aggregate return on assets (ROA) ratio of 1.13 percent in second quarter 2025, down from 1.16 percent in first quarter 2025 and 1.20 percent in second quarter 2024. The quarterly decrease in net income was driven by higher provision expenses (up $7.6 billion, or 33.7 percent). The increase in provision expense was largely attributable to the acquisition of one large bank, as accounting standards require the acquiring institution to recognize a provision expense related to certain acquired assets. Absent this large provision expense, net income would have increased due to higher net interest and noninterest income.

Chart 1

Quarterly Net Income

All FDIC-Insured Institutions

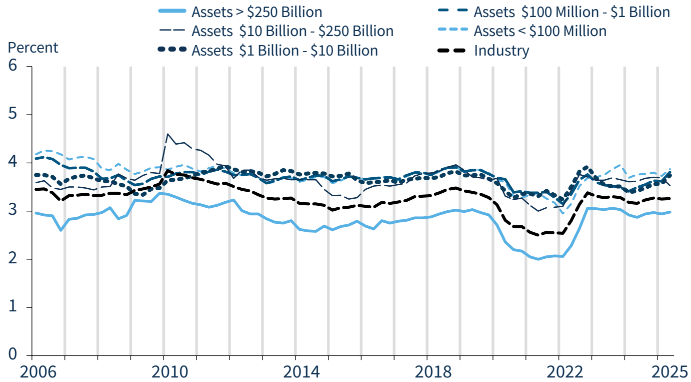


Source: FDIC.

Chart 2

Quarterly Net Interest Margin

All FDIC-Insured Institutions



Source: FDIC.

THE DEPOSIT INSURANCE FUND RESERVE RATIO INCREASED 5 BASIS POINTS TO 1.36 PERCENT AND NOW EXCEEDS THE STATUTORY MINIMUM

In the second quarter, the Deposit Insurance Fund balance increased $4.4 billion to $145.3 billion. The reserve ratio increased 5 basis points during the quarter to 1.36 percent. As of June 30, 2025, the reserve ratio exceeded the statutory minimum and, beginning with third quarter 2025, the FDIC is no longer operating under a Restoration Plan.

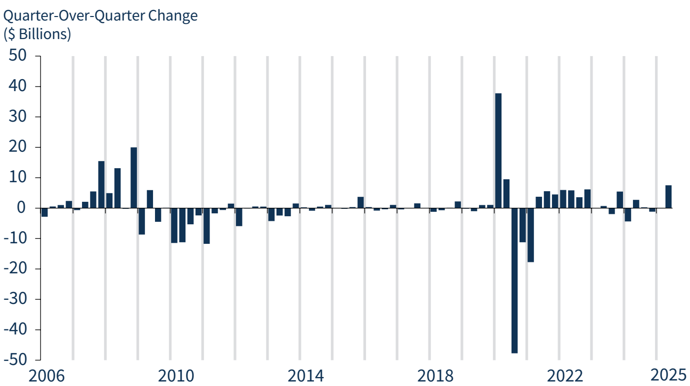
NET INTEREST MARGIN REMAINED RELATIVELY UNCHANGED FROM THE PRIOR QUARTER

During the quarter, the cost of funds decreased 1 basis point while the yield on earning assets remained unchanged, resulting in a 1 basis point increase in the industry's net interest margin (NIM). At 3.26 percent, industry NIM is just above the pre-pandemic average of 3.25 percent.[1]

Chart 3

Change in Quarterly Credit Loss Provisions

All FDIC-Insured Institutions

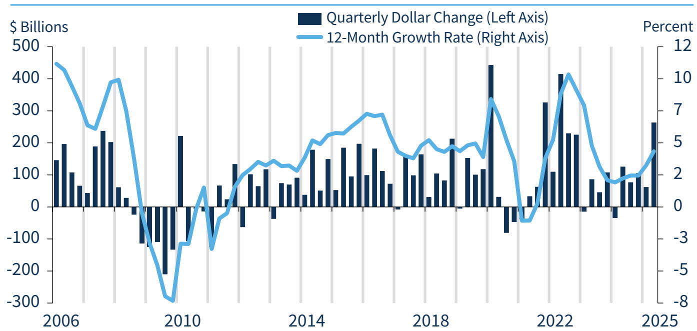


Source: FDIC.

Chart 4

Quarterly Change in Loan Balances

All FDIC-Insured Institutions



Source: FDIC.
Note: ASC Topics 810 and 860 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Although the amount consolidated cannot be precisely quantified, the industry would have reported a decline in loan balances for the quarter absent this change in accounting standards.

[1] The "pre-pandemic average" is calculated as the average from first quarter 2015 through fourth quarter 2019.

NET OPERATING REVENUE INCREASED IN THE SECOND QUARTER

Net operating revenue (net interest income plus noninterest income) of $266.3 billion increased $3.8 billion (1.4 percent) quarter over quarter due to increases in both net interest income and noninterest income. Quarter over quarter, increases in total interest income (up $4.3 billion, or 1.4 percent), driven by increases in real estate loan income, outweighed increases in interest expense. Noninterest income increased $861.6 million (1 percent) from the previous quarter, predominantly due to higher trading revenue.

Net operating revenue increased $15.6 billion (6.2 percent) year over year as net interest income increased $10.2 billion and noninterest income increased $5.4 billion. Higher "all other noninterest income" drove the annual increase in noninterest income.[2]

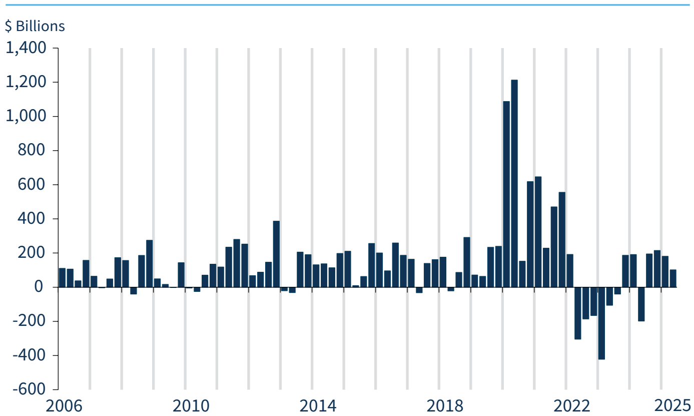
NONINTEREST EXPENSE INCREASED MODESTLY FROM THE PRIOR QUARTER AND THE YEAR-AGO QUARTER

Noninterest expense increased modestly, up $363.9 million (0.2 percent) from the prior quarter and $5.5 billion (3.8 percent) from a year earlier to $149.4 billion. The quarterly increase was led by all other noninterest expense, which increased $1.2 billion (2 percent) but was partially offset by lower salaries and employee benefits expense (down $911.7 million, or 1.2 percent).[3] The annual increase was attributed to higher salaries and employee benefits (up $4.1 billion, or 6 percent). The efficiency ratio (noninterest expense as a share of net operating revenue) declined from 56.2 percent in first quarter 2025 to 55.6 percent in second quarter 2025.

Chart 5

Quarterly Change in Domestic Deposits

All FDIC-Insured Institutions

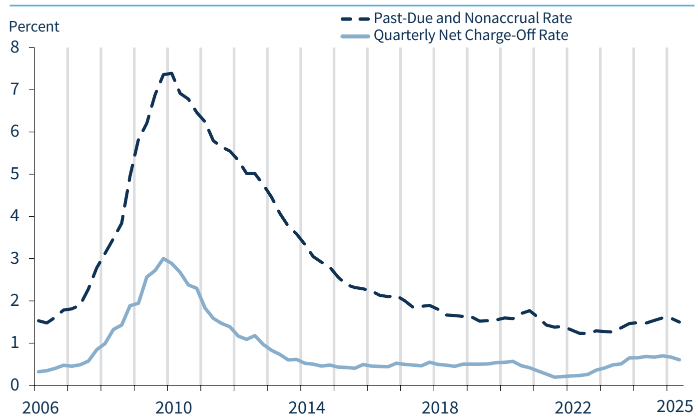


Source: FDIC.

Chart 6

Past-Due and Nonaccrual Rate and Quarterly Net Charge-Off Rate

All FDIC-Insured Institutions



Source: FDIC.

[2] "All other noninterest income" includes, but is not limited to, income related to wire transfers and ATM fees, bank card and credit card interchange fees, safe deposit box rent, printing and sale of checks, and earnings on/increase in value of cash surrender value of life insurance.

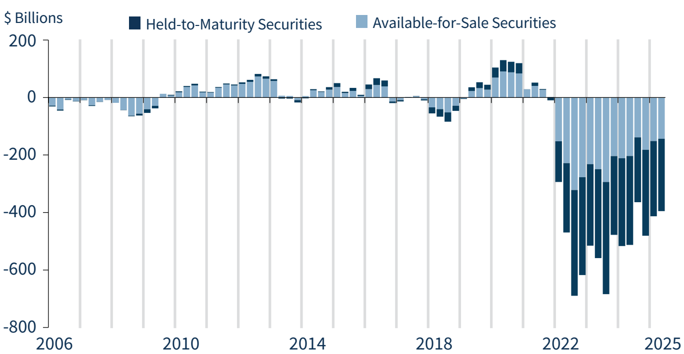
[3] "All other noninterest expense" includes, but is not limited to, expenses related to data processing, advertising and marketing, legal fees, and consulting and advisory fees.

PROVISION EXPENSE INCREASED FROM THE PREVIOUS QUARTER AND A YEAR EARLIER

Quarterly provision expense totaled $30 billion in the second quarter, up $7.6 million (33.7 percent) from the previous quarter and $6.7 billion (28.9 percent) from a year earlier. The increase was largely attributable to the acquisition of one large bank, as accounting standards require the acquiring institution to recognize a provision expense related to certain acquired assets. Absent this large acquisition, provisions would have slightly declined from the prior quarter and year-ago quarter. The reserve coverage ratio (the ratio of the allowance for credit losses to noncurrent loans) was 179.4 percent in second quarter 2025, a modest increase from 177.6 percent in the previous quarter.

Chart 7

Unrealized Gains (Losses) on Investment Securities

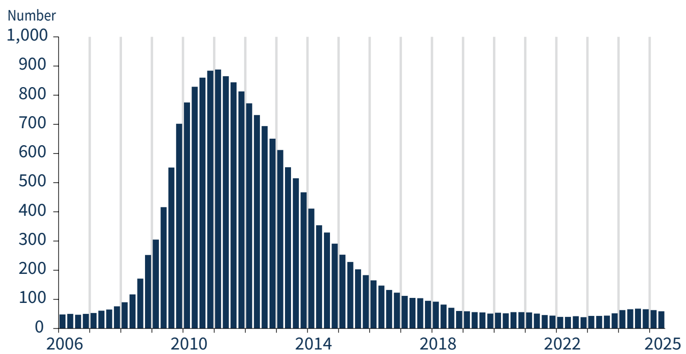


Source: FDIC.
Note: Insured Call Report filers only. Unrealized losses on securities solely reflect the difference between the market value and book value of non-equity securities as of quarter end. This chart does not reflect unrealized gains or losses in other parts of the balance sheet.

Chart 8

Number of Banks on the "Problem Bank List"

All FDIC-Insured Institutions



Source: FDIC.

ASSET QUALITY METRICS REMAINED GENERALLY FAVORABLE, THOUGH WEAKNESS IN CERTAIN PORTFOLIOS PERSISTED

Past-due and nonaccrual (PDNA) loans, or loans 30 or more days past due or in nonaccrual status, fell 9 basis points from the prior quarter to 1.50 percent of total loans. The industry's PDNA ratio is still below the pre-pandemic average of 1.94 percent. While banks reported quarterly decreases in PDNA of credit card loans (down $1.9 billion, or 24 basis points to 2.98 percent) and 1–4 family residential loans (down $1.5 billion, or 7 basis points to 1.86 percent), the PDNA rates for non-owner-occupied commercial real estate (CRE), multifamily CRE, and credit card portfolios remain well above their pre-pandemic averages.

The industry's net charge-off (NCO) rate decreased 6 basis points to 0.60 percent from the prior quarter and is 8 basis points lower than the year-ago quarter and 12 basis points above the pre-pandemic average. Most portfolios have NCO rates above their pre-pandemic averages, including credit card loans, which are 86 basis points above the pre-pandemic average at 4.34 percent.

UNREALIZED LOSSES ON SECURITIES DECREASED BOTH QUARTERLY AND ANNUALLY

Unrealized losses on available-for-sale (AFS) and held-to-maturity (HTM) securities totaled $395.3 billion in the second quarter, down $17.9 billion (4.3 percent) from the prior quarter and $117.6 billion (22.9 percent) from second quarter 2024.[4]

BANKING INDUSTRY ASSETS INCREASED IN SECOND QUARTER 2025

The banking industry reported total assets of $25 trillion in the second quarter, an increase of $450.8 billion (1.8 percent) from the prior quarter and $1.1 trillion (4.6 percent) from the year-ago quarter. The quarterly increase was led by higher total loans and leases (up $263.7 billion, or 2.1 percent), securities (up $83.1 billion, or 1.5 percent), and assets in trading accounts (up $45.9 billion, or 4.1 percent). The increase in total assets was partially offset by a decline in cash and balance due from depository institutions (down $17.4 billion, or 0.7 percent). Annually, growth in total loans and leases (up $507.7 billion, or 4 percent), securities (up $224.2 billion, or 4.1 percent), and assets in trading accounts (up $222.2 billion, or 23.9 percent) drove the increase.

[4] "Unrealized losses on securities" reflects the difference between the market value as of quarter-end and the book value of non-equity securities. This calculation does not account for any unrealized gains or losses in accumulated other comprehensive income because these cannot be derived from Consolidated Reports of Condition and Income (Call Reports).

LOAN GROWTH ACCELERATED FROM THE PRIOR QUARTER

Total loan and lease balances of $13.1 trillion increased $263.7 billion (2.1 percent) from the prior quarter. The largest portfolio increases were reported in loans to non-depository financial institutions and loans to purchase or carry securities, including margin loans, in part due to continued reclassifications following the finalization of changes to how certain loan products are reported. In addition to these loan categories, credit card, 1–4 family residential loans, and nonfarm nonresidential CRE also contributed to the industry's quarterly loan growth. The industry's annual rate of loan growth in the second quarter was 4 percent, an acceleration from prior quarters but below the pre-pandemic average of 4.9 percent.

DOMESTIC DEPOSITS INCREASED FOR THE FOURTH CONSECUTIVE QUARTER

Domestic deposits increased $101.5 billion (0.6 percent) from first quarter 2025, rising for a fourth consecutive quarter. Interest-bearing and noninterest-bearing deposits increased from the prior quarter, with decreases in small time deposits partially offsetting the increases. Estimated uninsured domestic deposits increased $186.6 billion (2.4 percent), offsetting a $87.3 billion (0.8 percent) decline in insured domestic deposits in the quarter.

EQUITY CAPITAL ROSE FROM THE PRIOR QUARTER

Equity capital of $2.5 trillion increased $62.7 billion (2.5 percent) from the prior quarter. The quarterly increase was led by a decline in unrealized losses on AFS securities of $30.6 billion. The leverage capital ratio decreased 1 basis point from first quarter 2025 to 9.37 percent.

THE NUMBER OF PROBLEM BANKS DECREASED IN THE SECOND QUARTER

The number of banks on the FDIC's Problem Bank List decreased by a net of four in the second quarter to 59 banks.[5] The number of problem banks represented 1.3 percent of total banks in the second quarter, which is within the normal range for non-crisis periods of 1 to 2 percent of all banks.

[5] Banks on the FDIC's Problem Bank List have a CAMELS composite rating of "4" or "5." It is common for some banks to move on or off this list each quarter.

THE TOTAL NUMBER OF INSURED INSTITUTIONS DECLINED

The total number of FDIC-insured institutions declined by 41 during the second quarter to 4,421. During the quarter, two banks opened, one bank failed, five banks were sold to non-FDIC-insured institutions, and 37 institutions merged or consolidated during the quarter.

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TABLE I-A. Selected Indicators, All FDIC-Insured Institutions*

	2025**	2024**	2024	2023	2022	2021	2020
Return on assets (%)	1.14	1.14	1.12	1.09	1.11	1.23	0.72
Return on equity (%)	11.35	11.75	11.37	11.38	11.81	12.21	6.85
Core capital (leverage) ratio (%)	9.37	9.30	9.28	9.13	8.97	8.73	8.82
Noncurrent assets plus other real estate owned to assets (%)	0.53	0.49	0.55	0.47	0.39	0.44	0.61
Net charge-offs to loans (%)	0.61	0.67	0.68	0.52	0.27	0.25	0.50
Asset growth rate (%)	4.61	1.82	1.84	0.30	-0.52	8.47	17.29
Net interest margin (%)	3.23	3.18	3.22	3.30	2.95	2.54	2.82
Net operating income growth (%)	7.48	-14.09	2.25	-1.32	-3.73	96.90	-38.77
Number of institutions reporting	4,421	4,538	4,487	4,587	4,706	4,839	5,000
Commercial banks	3,883	3,984	3,941	4,027	4,127	4,232	4,373
Savings institutions	538	554	546	560	579	607	627
Percentage of unprofitable institutions (%)	5.59	6.46	6.93	5.49	3.55	3.10	4.70
Number of problem institutions	59	66	66	52	39	44	56
Number of failed institutions	2	1	2	5	0	0	4

* Excludes insured branches of foreign banks (IBAs).
** Through June 30, ratios annualized where appropriate. Asset growth rates are for 12 months ending June 30.

TABLE II-A. Aggregate Condition and Income Data, All FDIC-Insured Institutions

(dollar figures in millions)	2nd Quarter 2025	1st Quarter 2025	2nd Quarter 2024	%Change 24Q2-25Q2
Number of institutions reporting	4,421	4,462	4,538	-2.6
Total employees (full-time equivalent)	2,061,818	2,059,515	2,056,995	0.2
CONDITION DATA				
Total assets	$24,988,672	$24,537,870	$23,888,185	4.6
Loans secured by real estate	6,056,881	6,013,078	5,976,903	1.3
1-4 Family residential mortgages	2,620,923	2,601,086	2,586,097	1.3
Nonfarm nonresidential	1,866,056	1,848,365	1,832,683	1.8
Construction and development	469,079	478,219	495,785	-5.4
Home equity lines	289,765	282,417	274,048	5.7
Commercial & industrial loans	2,382,113	2,388,051	2,496,910	-4.6
Loans to individuals	2,005,119	1,979,766	2,111,994	-5.1
Credit cards	1,141,110	1,116,493	1,104,854	3.3
Farm loans	86,388	83,862	83,731	3.2
Other loans & leases	2,521,203	2,323,630	1,875,503	34.4
Less: Unearned income	958	1,389	2,004	-52.2
Total loans & leases	13,050,747	12,786,998	12,543,037	4.0
Less: Reserve for losses*	224,311	223,559	220,550	1.7
Net loans and leases	12,826,436	12,563,439	12,322,486	4.1
Securities**	5,682,050	5,598,994	5,457,855	4.1
Other real estate owned	4,107	3,672	3,397	20.9
Goodwill and other intangibles	444,782	418,505	417,056	6.6
All other assets	6,031,297	5,953,259	5,687,392	6.0
Total liabilities and capital	24,988,672	24,537,870	23,888,185	4.6
Deposits	19,663,922	19,468,907	18,807,623	4.6
Domestic office deposits	18,029,937	17,928,424	17,338,522	4.0
Foreign office deposits	1,633,986	1,540,483	1,469,101	11.2
Other borrowed funds	1,944,200	1,775,254	1,864,486	4.3
Subordinated debt	48,738	55,639	55,426	-12.1
All other liabilities	795,440	764,449	802,916	-0.9
Total equity capital (includes minority interests)	2,536,372	2,473,620	2,357,734	7.6
Bank equity capital	2,533,595	2,470,894	2,355,324	7.6
Loans and leases 30-89 days past due	70,437	76,869	71,597	-1.6
Noncurrent loans and leases	125,027	125,911	113,546	10.1
Past-due and nonaccrual loans and leases	195,464	202,781	185,143	5.6
Restructured loans and leases	57,597	55,027	44,044	30.8
Mortgage-backed securities	3,000,052	2,997,135	2,910,054	3.1
Earning assets	22,641,647	22,264,262	21,674,849	4.5
FHLB Advances	477,960	445,666	549,731	-13.1
Unused loan commitments	10,186,270	10,023,192	9,825,036	3.7
Trust assets	38,740,885	36,289,099	34,472,625	12.4
Assets securitized and sold	388,397	390,581	444,342	-12.6
Notional amount of derivatives	227,097,555	213,858,189	211,002,296	7.6

INCOME DATA	First Half 2025	First Half 2024	%Change	2nd Quarter 2025	2nd Quarter 2024	%Change 24Q2-25Q2
Total interest income	$608,822	$626,800	-2.9	$309,408	$315,522	-1.9
Total interest expense	251,952	283,359	-11.1	127,463	143,805	-11.4
Net interest income	356,870	343,441	3.9	181,945	171,717	6.0
Provision for credit losses***	51,247	43,905	16.7	30,044	23,303	28.9
Total noninterest income	167,538	156,397	7.1	84,348	78,956	6.8
Total noninterest expense	296,685	290,616	2.1	149,401	143,903	3.8
Securities gains (losses)	-2,248	-479	N/M	-316	227	-239.2
Applicable income taxes	34,679	33,507	3.5	16,560	17,021	-2.7
Extraordinary gains, net****	-4	5,073	-100.1	-9	5,007	-100.2
Total net income (includes minority interests)	139,546	136,405	2.3	69,964	71,680	-2.4
Bank net income	139,388	136,183	2.4	69,888	71,555	-2.3
Net charge-offs	39,135	41,600	-5.9	19,392	21,292	-8.9
Cash dividends	96,789	73,101	32.4	51,614	40,544	27.3
Retained earnings	42,599	63,082	-32.5	18,274	31,011	-41.1
Net operating income	141,579	131,730	7.5	70,288	66,514	5.7

* For institutions that have adopted ASU 2016-13, this item represents the allowance for credit losses on loans and leases held for investment and allocated transfer risk. Beginning in 2024, almost all institutions have adopted ASU 2016-13.
** For institutions that have adopted ASU 2016-13, securities are reported net of allowances for credit losses. Beginning in 2024, almost all institutions have adopted ASU 2016-13.
*** For institutions that have adopted ASU 2016-13, this item represents provisions for credit losses on a consolidated basis; for institutions that have not adopted ASU 2016-13, this item represents the provision for loan and lease losses. Beginning in 2024, almost all institutions have adopted ASU 2016-13.
**** See Notes to Users for explanation.

N/M - Not Meaningful

TABLE III-A. Second Quarter 2025, All FDIC-Insured Institutions

SECOND QUARTER (The way it is...)	**All Insured Institutions**	**Asset Concentration Groups***								
		Credit Card Banks	**International Banks**	**Agricultural Banks**	**Commercial Lenders**	**Mortgage Lenders**	**Consumer Lenders**	**Other Specialized <$1 Billion**	**All Other <$1 Billion**	**All Other >$1 Billion**
Number of institutions reporting	4,421	10	5	964	2,458	323	35	178	381	67
Commercial banks	3,883	9	5	953	2,224	107	30	161	336	58
Savings institutions	538	1	0	11	234	216	5	17	45	9
Total assets (in billions)	$24,988.7	$1,054.0	$6,563.9	$309.3	$8,173.7	$574.4	$286.4	$39.2	$87.9	$7,900.0
Commercial banks	23,807.3	940.1	6,563.9	302.3	7,707.1	121.8	282.1	35.8	76.7	7,777.6
Savings institutions	1,181.4	113.9	0.0	7.0	466.6	452.6	4.3	3.4	11.3	122.4
Total deposits (in billions)	19,663.9	810.7	4,859.1	261.2	6,674.4	474.6	235.6	32.2	75.8	6,240.5
Commercial banks	18,710.2	725.9	4,859.1	257.6	6,304.2	99.7	231.9	30.4	66.3	6,135.0
Savings institutions	953.7	84.8	0.0	3.5	370.2	374.8	3.6	1.8	9.4	105.5
Bank net income (in millions)	69,888	-929	19,082	987	23,516	1,580	997	351	275	24,029
Commercial banks	66,282	-1,851	19,082	989	22,498	364	989	163	257	23,791
Savings institutions	3,606	922	0	-3	1,017	1,216	8	188	19	238
Performance Ratios (annualized, %)										
Yield on earning assets	5.54	12.27	5.31	5.77	5.57	3.57	8.00	5.09	5.29	4.90
Cost of funding earning assets	2.28	3.19	2.60	2.03	2.10	1.36	3.38	1.29	1.61	2.15
Net interest margin	3.26	9.08	2.71	3.74	3.47	2.21	4.62	3.80	3.68	2.75
Noninterest income to assets	1.37	4.43	1.76	0.52	0.88	0.90	1.27	7.48	0.74	1.22
Noninterest expense to assets	2.42	7.38	2.31	2.32	2.37	1.62	2.84	6.35	2.70	1.98
Credit loss provision to assets**	0.49	6.02	0.33	0.24	0.21	0.02	0.89	0.11	0.07	0.25
Net operating income to assets	1.14	-0.39	1.19	1.29	1.16	1.08	1.39	3.50	1.26	1.24
Pretax return on assets	1.40	-0.67	1.53	1.46	1.46	1.39	1.80	4.57	1.41	1.46
Return on assets	1.13	-0.38	1.19	1.28	1.16	1.09	1.39	3.58	1.25	1.23
Return on equity	11.22	-3.01	13.51	12.85	10.53	11.43	14.50	25.17	12.34	12.29
Net charge-offs to loans and leases	0.60	3.60	0.80	0.25	0.24	0.02	1.04	0.23	0.08	0.50
Loan and lease loss provision to net charge-offs	147.25	231.45	98.35	140.73	121.99	207.82	108.90	168.88	145.98	101.43
Efficiency ratio	55.57	56.94	55.21	57.19	57.85	53.48	51.25	57.90	64.27	52.86
% of unprofitable institutions	5.43	20.00	0.00	3.11	4.60	16.10	5.71	10.67	5.25	2.99
% of institutions with earnings gains	76.11	60.00	40.00	73.76	78.36	76.47	74.29	60.11	77.95	64.18
Structural Changes										
New reporters	2	0	0	0	0	0	0	1	0	1
Institutions absorbed by mergers	37	1	0	13	22	0	0	0	0	1
Failed institutions	1	0	0	1	0	0	0	0	0	0
PRIOR SECOND QUARTERS (The way it was...)										
Return on assets (%) 2024	1.20	3.17	1.51	1.13	0.94	0.57	1.47	2.67	1.02	1.12
2022	1.08	4.00	0.95	1.22	1.11	0.89	1.93	1.56	0.99	0.94
2020	0.36	0.11	0.28	1.41	0.50	1.16	0.51	3.00	1.29	0.14
Net charge-offs to loans & leases (%) 2024	0.68	4.70	0.81	0.20	0.27	0.04	0.81	0.38	0.11	0.84
2022	0.23	2.14	0.30	0.03	0.08	0.02	0.45	0.11	0.03	0.18
2020	0.57	4.26	0.79	0.19	0.28	0.02	0.34	0.36	0.07	0.50

* See Table IV-A for explanations.
** For institutions that have adopted ASU 2016-13, the numerator represents provisions for credit losses on a consolidated basis; for institutions that have not adopted ASU 2016-13, the numerator represents the provision for loan and lease losses. Beginning in 2024, almost all institutions have adopted ASU 2016-13.

TABLE III-A. Second Quarter 2025, All FDIC-Insured Institutions

SECOND QUARTER (The way it is...)	All Insured Institutions	Asset Size Distribution: Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	$10 Billion to $250 Billion	Greater Than $250 Billion	Geographic Regions*: New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	4,421	623	2,754	890	141	13	519	501	943	1,132	1,000	326
Commercial banks	3,883	540	2,453	750	127	13	271	460	817	1,101	937	297
Savings institutions	538	83	301	140	14	0	248	41	126	31	63	29
Total assets (in billions)	$24,988.7	$38.7	$1,053.1	$2,492.0	$6,954.3	$14,450.6	$4,681.4	$5,296.5	$6,480.9	$4,427.4	$1,841.9	$2,260.7
Commercial banks	23,807.3	33.7	930.9	2,136.8	6,255.3	14,450.6	4,292.6	5,281.1	6,405.8	4,367.5	1,482.0	1,978.3
Savings institutions	1,181.4	5.0	122.2	355.3	698.9	0.0	388.8	15.3	75.1	59.9	359.9	282.4
Total deposits (in billions)	19,663.9	31.9	895.1	2,068.5	5,662.1	11,006.2	3,719.7	4,205.9	4,834.6	3,526.6	1,531.5	1,845.7
Commercial banks	18,710.2	28.3	797.3	1,785.8	5,092.6	11,006.2	3,409.3	4,193.8	4,780.5	3,475.7	1,236.2	1,614.6
Savings institutions	953.7	3.6	97.8	282.7	569.6	0.0	310.3	12.1	54.0	50.9	295.3	231.1
Bank net income (in millions)	69,888	220	3,292	7,523	21,904	36,949	12,207	8,767	20,981	13,381	5,581	8,970
Commercial banks	66,282	84	2,978	6,805	19,466	36,949	11,426	8,737	20,710	13,109	4,684	7,617
Savings institutions	3,606	136	314	718	2,438	0	781	30	272	272	897	1,353
Performance Ratios (annualized, %)												
Yield on earning assets	5.54	5.49	5.74	5.87	5.84	5.31	5.52	5.48	5.16	5.51	5.22	7.03
Cost of funding earning assets	2.28	1.62	1.93	2.14	2.31	2.32	2.74	2.10	2.18	2.21	1.89	2.49
Net interest margin	3.26	3.87	3.81	3.74	3.53	2.98	2.78	3.38	2.97	3.29	3.33	4.55
Noninterest income to assets	1.37	3.55	1.13	1.05	1.34	1.45	1.32	1.04	1.64	1.19	0.75	2.30
Noninterest expense to assets	2.42	4.22	3.10	2.74	2.56	2.24	2.23	2.27	2.39	2.29	2.21	3.70
Credit loss provision to assets**	0.49	0.14	0.14	0.28	0.39	0.60	0.21	1.09	0.27	0.36	0.14	0.79
Net operating income to assets	1.14	2.28	1.26	1.21	1.28	1.05	1.07	0.67	1.32	1.22	1.24	1.61
Pretax return on assets	1.40	2.79	1.47	1.51	1.63	1.26	1.35	0.74	1.64	1.52	1.47	2.07
Return on assets	1.13	2.28	1.25	1.21	1.27	1.04	1.05	0.68	1.31	1.22	1.21	1.59
Return on equity	11.22	16.56	12.07	11.38	12.00	10.69	9.87	6.48	13.94	12.51	11.52	15.44
Net charge-offs to loans and leases	0.60	0.19	0.12	0.31	0.57	0.77	0.38	0.80	0.50	0.63	0.15	1.09
Loan and lease loss provision to net charge-offs	147.25	120.55	166.99	129.49	108.01	169.20	102.60	254.84	96.69	106.38	148.75	107.03
Efficiency ratio	55.57	59.05	65.59	59.99	55.17	54.06	57.99	54.57	54.87	54.66	57.05	55.80
% of unprofitable institutions	5.43	14.29	4.47	2.47	3.55	7.69	8.29	5.99	6.04	3.45	4.10	9.20
% of institutions with earnings gains	76.11	60.83	78.43	80.56	71.63	61.54	78.42	77.05	79.11	78.09	72.20	67.48
Structural Changes												
New reporters	2	1	0	1	0	0	1	0	0	0	0	1
Institutions absorbed by mergers	37	6	21	7	3	0	7	5	10	6	6	3
Failed institutions	1	1	0	0	0	0	0	0	0	0	1	0
PRIOR SECOND QUARTERS (The way it was...)												
Return on assets (%) 2024	1.20	1.12	1.13	1.04	1.20	1.23	1.03	0.98	1.56	1.10	0.90	1.48
2022	1.08	0.81	1.13	1.23	1.33	0.92	0.91	1.06	1.03	1.05	1.10	1.59
2020	0.36	0.98	1.29	1.09	0.38	0.14	0.13	0.32	0.51	-0.08	0.86	0.96
Net charge-offs to loans & leases (%) 2024	0.68	0.08	0.09	0.30	0.78	0.80	0.70	0.81	0.48	0.71	0.16	1.21
2022	0.23	0.04	0.04	0.12	0.30	0.24	0.21	0.29	0.16	0.24	0.07	0.37
2020	0.57	0.17	0.13	0.23	0.74	0.60	0.54	0.61	0.45	0.63	0.45	0.73

* See Table IV-A for explanations.
** For institutions that have adopted ASU 2016-13, the numerator represents provisions for credit losses on a consolidated basis; for institutions that have not adopted ASU 2016-13, the numerator represents the provision for loan and lease losses. Beginning in 2024, almost all institutions have adopted ASU 2016-13.

TABLE IV-A. First Half 2025, All FDIC-Insured Institutions

FIRST HALF (The way it is...)	All Insured Institutions	Asset Concentration Groups* Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1Billion	All Other >$1 Billion
Number of institutions reporting	4,421	10	5	964	2,458	323	35	178	381	67
Commercial banks	3,883	9	5	953	2,224	107	30	161	336	58
Savings institutions	538	1	0	11	234	216	5	17	45	9
Total assets (in billions)	$24,988.7	$1,054.0	$6,563.9	$309.3	$8,173.7	$574.4	$286.4	$39.2	$87.9	$7,900.0
Commercial banks	23,807.3	940.1	6,563.9	302.3	7,707.1	121.8	282.1	35.8	76.7	7,777.6
Savings institutions	1,181.4	113.9	0.0	7.0	466.6	452.6	4.3	3.4	11.3	122.4
Total deposits (in billions)	19,663.9	810.7	4,859.1	261.2	6,674.4	474.6	235.6	32.2	75.8	6,240.5
Commercial banks	18,710.2	725.9	4,859.1	257.6	6,304.2	99.7	231.9	30.4	66.3	6,135.0
Savings institutions	953.7	84.8	0.0	3.5	370.2	374.8	3.6	1.8	9.4	105.5
Bank net income (in millions)	139,388	3,884	37,730	1,953	43,950	3,003	1,662	637	506	46,063
Commercial banks	133,101	2,347	37,730	1,908	42,232	712	1,650	282	480	45,760
Savings institutions	6,287	1,537	0	45	1,717	2,291	12	355	26	304
Performance Ratios (annualized, %)										
Yield on earning assets	5.51	12.10	5.37	5.70	5.51	3.52	8.03	4.92	5.22	4.87
Cost of funding earning assets	2.28	3.19	2.60	2.03	2.10	1.40	3.43	1.29	1.62	2.15
Net interest margin	3.23	8.91	2.76	3.67	3.41	2.12	4.60	3.62	3.60	2.73
Noninterest income to assets	1.37	4.46	1.79	0.51	0.85	0.88	1.38	7.26	0.72	1.25
Noninterest expense to assets	2.43	7.32	2.34	2.32	2.36	1.59	3.07	6.31	2.70	2.02
Credit loss provision to assets**	0.42	4.32	0.35	0.17	0.22	0.02	0.68	0.08	0.07	0.25
Net operating income to assets	1.16	0.83	1.20	1.28	1.11	1.02	1.44	3.26	1.18	1.21
Pretax return on assets	1.43	0.97	1.56	1.45	1.37	1.31	1.53	4.16	1.30	1.43
Return on assets	1.14	0.83	1.20	1.27	1.09	1.02	1.16	3.26	1.16	1.18
Return on equity	11.35	6.73	13.48	12.93	10.00	11.06	12.31	23.27	11.54	11.87
Net charge-offs to loans and leases	0.61	3.67	0.82	0.17	0.24	0.02	1.18	0.21	0.08	0.51
Loan and lease loss provision to net charge-offs	126.08	161.23	108.52	145.73	129.15	160.07	78.83	139.48	146.25	99.86
Efficiency ratio	56.03	57.36	54.92	58.17	58.66	54.38	50.67	59.62	65.72	53.75
% of unprofitable institutions	5.59	20.00	0.00	2.49	4.80	17.03	5.71	12.92	5.51	2.99
% of institutions with earnings gains	75.77	50.00	60.00	74.90	77.87	73.37	82.86	57.30	77.43	64.18
Condition Ratios (%)										
Earning assets to total assets	90.61	90.66	89.05	93.74	91.37	96.04	92.38	90.38	93.79	90.49
Loss Allowance to:										
Loans and leases	1.72	5.94	1.90	1.28	1.31	0.56	2.56	1.47	1.24	1.41
Noncurrent loans and leases	179.41	382.13	232.47	158.92	135.67	114.09	334.77	212.15	166.93	146.15
Noncurrent assets plus other real estate owned to assets	0.53	1.14	0.29	0.57	0.69	0.20	0.59	0.21	0.45	0.49
Equity capital ratio	10.14	13.48	8.68	10.06	11.07	9.67	9.69	14.44	10.26	9.97
Core capital (leverage) ratio	9.37	11.87	7.91	11.08	10.22	11.83	10.73	17.36	11.98	8.97
Common equity tier 1 capital ratio***	14.19	13.36	14.90	13.81	12.99	30.94	13.05	43.14	18.70	14.58
Tier 1 risk-based capital ratio***	14.24	13.44	14.96	13.82	13.04	30.94	13.11	43.14	18.71	14.63
Total risk-based capital ratio***	15.51	15.29	15.98	14.91	14.35	31.43	14.18	43.91	19.77	15.97
Net loans and leases to deposits	65.23	89.14	45.46	79.02	81.93	48.49	89.92	31.36	64.66	59.59
Net loans and leases to total assets	51.33	68.57	33.65	66.73	66.90	40.06	73.96	25.74	55.71	47.08
Domestic deposits to total assets	72.15	76.91	51.95	84.44	81.54	82.39	82.25	82.08	86.13	76.80
Structural Changes										
New reporters	3	0	0	0	0	0	0	2	0	1
Institutions absorbed by mergers	62	1	0	19	41	0	0	0	0	1
Failed institutions	2	0	0	1	0	1	0	0	0	0

PRIOR FIRST HALVES (The way it was...)	Year	All Insured Institutions	Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1Billion	All Other >$1 Billion
Number of institutions	2024	4,538	10	5	1,001	2,504	319	42	201	385	71
	2022	4,771	11	5	1,074	2,438	295	35	342	481	90
	2020	5,064	11	5	1,198	2,789	296	39	217	441	68
Total assets (in billions)	2024	$23,888.2	$526.5	$6,019.0	$300.6	$8,499.7	$572.3	$379.1	$45.4	$87.9	$7,457.6
	2022	23,717.5	528.6	5,920.0	299.4	7,448.3	333.7	364.4	78.4	116.6	8,628.2
	2020	21,139.1	504.9	5,241.4	280.1	7,467.4	610.4	129.4	38.1	85.8	6,781.6
Return on assets (%)	2024	1.14	2.85	1.32	1.13	0.95	0.60	1.38	2.48	0.97	1.13
	2022	1.05	4.31	0.87	1.16	1.08	0.92	1.81	1.42	0.94	0.92
	2020	0.37	0.11	0.36	1.34	0.35	1.06	1.29	2.98	1.10	0.28
Net charge-offs to loans & leases (%)	2024	0.67	4.72	0.79	0.12	0.26	0.04	0.89	0.32	0.09	0.82
	2022	0.23	2.03	0.29	0.02	0.09	0.01	0.42	0.11	0.02	0.17
	2020	0.56	4.30	0.77	0.14	0.26	0.02	0.41	0.34	0.07	0.49
Noncurrent assets plus OREO to assets (%)	2024	0.49	1.30	0.27	0.42	0.59	0.17	0.44	0.22	0.40	0.54
	2022	0.39	0.81	0.25	0.41	0.47	0.30	0.48	0.22	0.35	0.38
	2020	0.59	1.10	0.37	0.88	0.66	0.24	0.38	0.37	0.64	0.68
Equity capital ratio (%)	2024	9.86	10.49	9.08	9.45	10.49	8.29	8.98	12.58	9.46	9.90
	2022	9.35	12.25	8.87	8.79	9.95	8.76	8.56	10.59	9.01	9.06
	2020	10.16	11.48	8.99	11.46	11.15	8.61	9.58	16.40	12.36	9.90

***Asset Concentration Group Definitions (Groups are hierarchical and mutually exclusive):**
Credit-card Lenders - Institutions whose credit-card loans plus securitized receivables exceed 50 percent of total assets plus securitized receivables.
International Banks - Banks with assets greater than $10 billion and more than 25 percent of total assets in foreign offices.
Agricultural Banks - Banks whose agricultural production loans plus real estate loans secured by farmland exceed 25 percent of the total loans and leases.
Commercial Lenders - Institutions whose commercial and industrial loans, plus real estate construction and development loans, plus loans secured by commercial real estate properties exceed 25 percent of total assets.
Mortgage Lenders - Institutions whose residential mortgage loans, plus mortgage-backed securities, exceed 50 percent of total assets.
Consumer Lenders - Institutions whose residential mortgage loans, plus credit-card loans, plus other loans to individuals, exceed 50 percent of total assets.
Other Specialized < $1 Billion - Institutions with assets less than $1 billion, whose loans and leases are less than 40 percent of total assets.
All Other < $1 billion - Institutions with assets less than $1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.
All Other > $1 billion - Institutions with assets greater than $1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.
** For institutions that have adopted ASU 2016-13, the numerator represents provisions for credit losses on a consolidated basis; for institutions that have not adopted ASU 2016-13, the numerator represents the provision for loan and lease losses. Beginning in 2024, almost all institutions have adopted ASU 2016-13.
*** Beginning March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.

TABLE IV-A. First Half 2025, All FDIC-Insured Institutions

FIRST HALF (The way it is...)	All Insured Institutions	Asset Size Distribution: Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	$10 Billion to $250 Billion	Greater Than $250 Billion	Geographic Regions*: New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	4,421	623	2,754	890	141	13	519	501	943	1,132	1,000	326
Commercial banks	3,883	540	2,453	750	127	13	271	460	817	1,101	937	297
Savings institutions	538	83	301	140	14	0	248	41	126	31	63	29
Total assets (in billions)	$24,988.7	$38.7	$1,053.1	$2,492.0	$6,954.3	$14,450.6	$4,681.4	$5,296.5	$6,480.9	$4,427.4	$1,841.9	$2,260.7
Commercial banks	23,807.3	33.7	930.9	2,136.8	6,255.3	14,450.6	4,292.6	5,281.1	6,405.8	4,367.5	1,482.0	1,978.3
Savings institutions	1,181.4	5.0	122.2	355.3	698.9	0.0	388.8	15.3	75.1	59.9	359.9	282.4
Total deposits (in billions)	19,663.9	31.9	895.1	2,068.5	5,662.1	11,006.2	3,719.7	4,205.9	4,834.6	3,526.6	1,531.5	1,845.7
Commercial banks	18,710.2	28.3	797.3	1,785.8	5,092.6	11,006.2	3,409.3	4,193.8	4,780.5	3,475.7	1,236.2	1,614.6
Savings institutions	953.7	3.6	97.8	282.7	569.6	0.0	310.3	12.1	54.0	50.9	295.3	231.1
Bank net income (in millions)	139,388	425	6,183	14,534	40,969	77,277	23,199	22,316	40,807	25,267	10,780	17,019
Commercial banks	133,101	165	5,612	13,373	36,674	77,277	21,851	22,258	40,255	24,737	9,086	14,915
Savings institutions	6,287	260	571	1,160	4,296	0	1,348	58	552	530	1,694	2,104
Performance Ratios (annualized, %)												
Yield on earning assets	5.51	5.42	5.66	5.80	5.80	5.29	5.48	5.39	5.18	5.50	5.14	7.00
Cost of funding earning assets	2.28	1.62	1.94	2.14	2.31	2.31	2.73	2.09	2.18	2.21	1.89	2.49
Net interest margin	3.23	3.79	3.72	3.66	3.48	2.98	2.75	3.30	3.00	3.29	3.25	4.50
Noninterest income to assets	1.37	3.50	1.10	1.02	1.32	1.48	1.33	1.07	1.64	1.21	0.73	2.27
Noninterest expense to assets	2.43	4.22	3.08	2.71	2.55	2.27	2.22	2.29	2.40	2.33	2.19	3.68
Credit loss provision to assets**	0.42	0.11	0.12	0.26	0.40	0.48	0.22	0.76	0.30	0.36	0.13	0.77
Net operating income to assets	1.16	2.21	1.20	1.19	1.22	1.12	1.06	0.88	1.30	1.17	1.19	1.57
Pretax return on assets	1.43	2.70	1.38	1.46	1.54	1.37	1.30	1.00	1.63	1.48	1.42	1.99
Return on assets	1.14	2.21	1.19	1.18	1.19	1.11	1.01	0.87	1.30	1.17	1.17	1.52
Return on equity	11.35	16.16	11.51	11.16	11.42	11.32	9.50	8.44	13.69	11.95	11.28	14.86
Net charge-offs to loans and leases	0.61	0.14	0.10	0.29	0.60	0.78	0.41	0.79	0.49	0.66	0.15	1.15
Loan and lease loss provision to net charge-offs	126.08	134.47	167.59	125.40	106.00	136.29	99.38	180.26	114.77	103.61	138.03	100.41
Efficiency ratio	56.03	60.03	66.80	60.47	55.57	54.53	58.16	55.75	54.83	55.60	57.91	55.81
% of unprofitable institutions	5.59	13.96	4.76	2.81	2.13	7.69	9.25	6.99	5.83	3.36	4.10	9.20
% of institutions with earnings gains	75.77	61.96	78.36	77.75	73.76	76.92	74.18	76.25	79.75	79.42	71.80	65.64
Condition Ratios (%)												
Earning assets to total assets	90.61	92.99	93.78	93.24	92.13	89.18	89.52	90.41	90.03	90.29	92.66	93.93
Loss Allowance to:												
Loans and leases	1.72	1.40	1.25	1.32	1.68	1.91	1.40	1.88	1.61	1.80	1.20	2.41
Noncurrent loans and leases	179.41	130.16	163.04	170.66	162.45	195.37	131.31	206.96	178.90	184.38	106.80	282.61
Noncurrent assets plus other real estate owned to assets	0.53	0.68	0.57	0.61	0.66	0.44	0.56	0.52	0.44	0.49	0.73	0.59
Equity capital ratio	10.14	13.90	10.49	10.73	10.61	9.77	10.66	10.65	9.39	9.75	10.63	10.36
Core capital (leverage) ratio	9.37	14.92	11.59	10.94	9.99	8.59	9.68	9.08	8.62	9.20	10.98	10.46
Common equity tier 1 capital ratio***	14.19	24.06	15.69	13.90	14.31	14.08	15.02	13.17	14.27	13.46	15.89	14.85
Tier 1 risk-based capital ratio***	14.24	24.08	15.73	13.93	14.42	14.12	15.05	13.22	14.32	13.54	15.97	14.91
Total risk-based capital ratio***	15.51	25.12	16.84	15.01	15.77	15.38	16.22	14.53	15.68	14.71	17.14	16.28
Net loans and leases to deposits	65.23	67.57	77.97	84.60	74.71	55.66	63.42	66.15	62.46	60.14	70.78	79.13
Net loans and leases to total assets	51.33	55.83	66.27	70.22	60.83	42.40	50.39	52.53	46.59	47.91	58.85	64.61
Domestic deposits to total assets	72.15	82.62	84.99	82.90	79.91	65.60	74.73	76.68	64.86	65.44	83.13	81.30
Structural Changes												
New reporters	3	2	0	1	0	0	1	1	0	0	0	1
Institutions absorbed by mergers	62	11	33	13	5	0	10	9	16	12	12	3
Failed institutions	2	2	0	0	0	0	0	0	1	0	1	0

PRIOR FIRST HALVES (The way it was...)		All Insured Institutions	Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	$10 Billion to $250 Billion	Greater Than $250 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions	2024	4,538	686	2,830	867	141	14	537	510	972	1,158	1,025	336
	2022	4,771	785	3,010	817	146	13	564	544	1,025	1,219	1,062	357
	2020	5,064	1,009	3,152	755	135	13	607	576	1,085	1,304	1,121	371
Total assets (in billions)	2024	$23,888.2	$42.4	$1,065.6	$2,415.1	$6,573.8	$13,791.2	$4,624.7	$4,881.4	$6,132.1	$4,213.4	$1,860.3	$2,176.3
	2022	23,717.5	47.9	1,107.7	2,192.9	7,101.8	13,267.2	4,520.4	4,682.5	5,733.5	4,170.4	2,027.7	2,583.0
	2020	21,139.1	60.5	1,095.9	2,024.4	6,097.9	11,860.4	3,870.1	4,363.0	4,957.6	4,123.7	1,684.2	2,140.6
Return on assets (%)	2024	1.14	0.98	1.09	1.08	1.17	1.15	0.95	1.00	1.38	1.07	0.93	1.51
	2022	1.05	0.81	1.07	1.22	1.31	0.88	0.92	1.06	0.96	0.97	1.04	1.56
	2020	0.37	0.93	1.18	0.94	0.12	0.33	0.34	0.18	0.50	0.20	0.82	0.51
Net charge-offs to loans & leases (%)	2024	0.67	0.06	0.09	0.29	0.76	0.78	0.68	0.80	0.45	0.69	0.15	1.21
	2022	0.23	0.04	0.03	0.11	0.30	0.23	0.21	0.29	0.15	0.24	0.07	0.35
	2020	0.56	0.15	0.12	0.22	0.75	0.57	0.52	0.62	0.44	0.58	0.38	0.77
Noncurrent assets plus OREO to assets (%)	2024	0.49	0.62	0.45	0.53	0.63	0.42	0.59	0.48	0.40	0.47	0.57	0.54
	2022	0.39	0.54	0.36	0.43	0.48	0.33	0.43	0.37	0.33	0.41	0.45	0.35
	2020	0.59	0.91	0.69	0.66	0.74	0.50	0.56	0.52	0.52	0.74	0.79	0.55
Equity capital ratio (%)	2024	9.86	13.11	10.00	10.20	10.20	9.62	10.37	10.12	9.39	9.65	9.83	9.96
	2022	9.35	12.24	9.35	9.73	9.85	9.01	9.80	9.89	8.87	9.39	8.20	9.53
	2020	10.16	13.59	11.19	10.82	10.88	9.56	10.61	10.64	9.62	9.57	10.41	10.49

*** Regions:**
New York - Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, U.S. Virgin Islands
Atlanta - Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, West Virginia
Chicago - Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin
Kansas City - Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota
Dallas - Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas
San Francisco - Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming
** For institutions that have adopted ASU 2016-13, the numerator represents provisions for credit losses on a consolidated basis; for institutions that have not adopted ASU 2016-13, the numerator represents the provision for loan and lease losses. Beginning in 2024, almost all institutions have adopted ASU 2016-13.
*** Beginning March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.

TABLE V-A. Loan Performance, All FDIC-Insured Institutions

June 30, 2025	All Insured Institutions	Asset Concentration Groups* Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Percent of Loans 30-89 Days Past Due										
All loans secured by real estate	0.45	0.61	0.30	0.60	0.45	0.41	0.24	0.60	0.98	0.48
Construction and development	0.42	3.08	0.61	0.76	0.41	0.52	0.11	0.83	0.95	0.27
Nonfarm nonresidential	0.27	0.15	0.15	0.44	0.29	0.21	0.02	0.27	0.74	0.18
Multifamily residential real estate	0.24	1.09	0.08	0.25	0.28	0.03	0.09	1.09	0.35	0.14
Home equity loans	0.54	0.58	0.76	0.54	0.54	0.36	0.72	0.36	0.63	0.48
Other 1-4 family residential	0.62	0.45	0.35	0.83	0.74	0.44	0.33	0.87	1.14	0.62
Commercial and industrial loans	0.33	0.58	0.39	0.98	0.33	0.44	0.60	0.68	1.17	0.24
Loans to individuals	1.56	2.15	1.13	1.15	1.06	0.95	2.74	1.07	1.61	1.18
Credit card loans	1.44	1.76	1.09	1.72	1.50	1.65	1.48	0.35	1.54	1.29
Other loans to individuals	1.72	3.94	1.29	1.08	1.03	0.90	2.74	1.13	1.61	1.07
All other loans and leases (including farm)	0.16	0.14	0.24	0.66	0.15	0.13	0.16	0.44	0.57	0.11
Total loans and leases	0.54	1.79	0.46	0.67	0.43	0.39	2.01	0.65	1.02	0.41
Percent of Loans Noncurrent**										
All real estate loans	1.25	2.90	1.27	0.75	1.08	0.55	0.43	0.61	0.68	1.85
Construction and development	0.84	7.82	2.43	1.01	0.76	0.33	0.94	0.49	0.59	0.42
Nonfarm nonresidential	1.38	3.28	2.47	0.82	0.96	0.85	0.33	0.50	0.75	3.41
Multifamily residential real estate	1.05	2.06	0.50	0.67	1.19	0.61	0.00	0.60	0.20	1.04
Home equity loans	1.61	1.78	5.67	0.26	1.05	0.37	0.57	0.37	0.51	2.34
Other 1-4 family residential	1.24	1.84	1.04	0.52	1.30	0.54	0.46	0.78	0.71	1.45
Commercial and industrial loans	0.95	1.14	0.91	1.24	1.06	0.72	0.78	1.59	1.14	0.76
Loans to individuals	1.12	1.65	1.07	0.56	0.56	0.38	0.85	0.25	0.59	0.92
Credit card loans	1.54	1.86	1.20	0.67	1.53	1.42	2.16	0.06	0.95	1.41
Other loans to individuals	0.55	0.66	0.42	0.55	0.48	0.30	0.85	0.27	0.59	0.45
All other loans and leases (including farm)	0.18	0.03	0.18	0.75	0.27	0.03	0.17	0.35	1.19	0.12
Total loans and leases	0.96	1.56	0.82	0.80	0.96	0.49	0.76	0.69	0.74	0.97
Percent of Loans Past-Due and Nonaccrual***										
All real estate loans	1.70	3.51	1.57	1.35	1.53	0.96	0.67	1.21	1.66	2.33
Construction and development	1.26	10.90	3.04	1.77	1.17	0.85	1.05	1.32	1.54	0.69
Nonfarm nonresidential	1.65	3.43	2.62	1.26	1.25	1.06	0.35	0.77	1.49	3.59
Multifamily residential real estate	1.29	3.15	0.58	0.92	1.47	0.64	0.09	1.69	0.55	1.18
Home equity loans	2.15	2.36	6.43	0.80	1.59	0.73	1.29	0.73	1.14	2.82
Other 1-4 family residential	1.86	2.29	1.39	1.35	2.04	0.98	0.79	1.65	1.85	2.07
Commercial and industrial loans	1.28	1.72	1.31	2.22	1.40	1.16	1.38	2.27	2.31	1.00
Loans to individuals	2.68	3.80	2.19	1.71	1.62	1.34	3.59	1.33	2.20	2.11
Credit card loans	2.98	3.63	2.30	2.40	3.03	3.06	3.64	0.41	2.49	2.70
Other loans to individuals	2.27	4.60	1.71	1.62	1.51	1.20	3.59	1.40	2.20	1.52
All other loans and leases (including farm)	0.34	0.16	0.42	1.41	0.41	0.16	0.33	0.79	1.76	0.22
Total loans and leases	1.50	3.35	1.28	1.47	1.39	0.88	2.77	1.34	1.76	1.38
Percent of Loans Charged-Off (net, YTD)										
All real estate loans	0.08	0.21	0.04	0.02	0.09	0.00	0.07	-0.04	0.01	0.11
Construction and development	0.08	2.26	0.01	0.17	0.09	0.00	0.01	-0.17	0.01	-0.01
Nonfarm nonresidential	0.21	0.13	0.47	0.01	0.14	0.03	0.28	0.00	0.03	0.54
Multifamily residential real estate	0.14	-0.10	0.03	0.07	0.17	0.01	0.00	0.16	0.06	0.12
Home equity loans	-0.04	0.11	-0.28	0.00	0.02	-0.09	0.01	-0.01	0.00	-0.12
Other 1-4 family residential	0.00	0.00	0.00	0.01	0.00	0.00	-0.01	-0.04	0.01	0.00
Commercial and industrial loans	0.54	2.30	0.66	0.34	0.46	0.18	0.29	0.28	0.24	0.42
Loans to individuals	2.98	4.37	3.21	0.90	1.40	1.04	1.64	1.77	0.36	2.68
Credit card loans	4.43	4.95	3.78	5.79	5.73	3.87	8.25	1.58	1.38	4.36
Other loans to individuals	1.18	1.80	0.72	0.33	1.05	0.80	1.56	1.79	0.35	1.04
All other loans and leases (including farm)	0.11	0.22	0.11	0.42	0.16	0.00	0.26	0.75	0.48	0.07
Total loans and leases	0.61	3.67	0.82	0.17	0.24	0.02	1.18	0.21	0.08	0.51
Loans Outstanding (in billions)										
All real estate loans	$6,056.9	$34.2	$696.2	$133.9	$3,578.4	$196.9	$31.3	$7.4	$39.2	$1,339.4
Construction and development	469.1	2.0	25.7	9.8	359.9	5.4	0.7	0.7	2.9	62.0
Nonfarm nonresidential	1,866.1	15.9	71.5	35.5	1,440.8	14.4	8.4	2.8	8.5	268.3
Multifamily residential real estate	644.5	7.7	114.1	6.1	439.0	5.1	0.5	0.2	1.1	70.6
Home equity loans	289.8	0.0	17.8	2.7	186.7	9.9	0.5	0.2	1.3	70.7
Other 1-4 family residential	2,620.9	8.5	431.8	31.9	1,088.3	161.2	21.0	3.0	21.8	853.3
Commercial and industrial loans	2,382.1	83.8	382.3	24.6	1,103.1	3.6	30.5	1.4	4.2	748.7
Loans to individuals	2,005.1	604.2	447.7	6.9	280.6	5.0	149.9	0.9	3.7	506.2
Credit card loans	1,141.1	498.2	368.4	0.7	20.7	0.4	0.4	0.1	0.0	252.2
Other loans to individuals	864.0	106.0	79.3	6.1	260.0	4.6	149.5	0.8	3.7	254.0
All other loans and leases (including farm)	2,607.6	46.1	724.9	43.8	580.1	26.0	5.7	0.6	2.5	1,178.0
Total loans and leases (plus unearned income)	13,051.7	768.3	2,251.1	209.1	5,542.2	231.5	217.4	10.3	49.6	3,772.3
Memo: Other Real Estate Owned (in millions)										
All other real estate owned	4,107.3	41.1	271.0	88.1	2,876.7	39.6	4.8	9.6	29.2	747.3
Construction and development	588.5	0.0	0.0	18.4	535.8	8.6	0.5	0.1	6.7	18.4
Nonfarm nonresidential	2,383.1	38.2	170.0	35.3	1,570.6	9.0	0.2	5.9	13.5	540.5
Multifamily residential real estate	231.2	0.0	6.0	1.8	223.0	0.0	0.0	0.0	0.4	0.0
1-4 family residential	852.1	3.0	90.0	16.6	518.6	21.8	4.1	3.5	7.7	186.9
Farmland	40.6	0.0	0.0	16.1	22.0	0.2	0.0	0.0	0.8	1.5

* See Table IV-A for explanations.
** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.
*** Past-due and nonaccrual loan rates represent the percentage of loans in each category that are past due 30 days or more or that are in nonaccrual status.

TABLE V-A. Loan Performance, All FDIC-Insured Institutions

		Asset Size Distribution					Geographic Regions*					
June 30, 2025	**All Insured Institutions**	**Less Than $100 Million**	**$100 Million to $1 Billion**	**$1 Billion to $10 Billion**	**$10 Billion to $250 Billion**	**Greater Than $250 Billion**	**New York**	**Atlanta**	**Chicago**	**Kansas City**	**Dallas**	**San Francisco**
Percent of Loans 30-89 Days Past Due												
All loans secured by real estate	0.45	1.10	0.59	0.33	0.49	0.42	0.45	0.46	0.38	0.40	0.69	0.31
Construction and development	0.42	1.16	0.77	0.41	0.30	0.48	0.31	0.41	0.56	0.34	0.46	0.43
Nonfarm nonresidential	0.27	0.80	0.48	0.28	0.26	0.16	0.35	0.20	0.26	0.22	0.29	0.27
Multifamily residential real estate	0.24	0.14	0.28	0.18	0.33	0.15	0.42	0.38	0.11	0.12	0.19	0.09
Home equity loans	0.54	0.48	0.50	0.45	0.62	0.49	0.55	0.44	0.58	0.61	0.64	0.42
Other 1-4 family residential	0.62	1.47	0.70	0.42	0.79	0.55	0.55	0.67	0.46	0.56	1.39	0.40
Commercial and industrial loans	0.33	1.39	0.88	0.51	0.29	0.28	0.26	0.28	0.38	0.27	0.44	0.50
Loans to individuals	1.56	1.61	1.29	1.73	1.52	1.57	1.40	2.04	0.96	1.31	1.69	1.77
Credit card loans	1.44	3.77	1.87	3.04	1.37	1.42	1.78	1.77	1.00	1.27	0.52	1.44
Other loans to individuals	1.72	1.60	1.28	1.38	1.64	1.89	1.19	2.48	0.90	1.44	1.80	2.14
All other loans and leases (including farm)	0.16	0.67	0.60	0.35	0.13	0.16	0.05	0.13	0.30	0.14	0.20	0.11
Total loans and leases	0.54	1.11	0.65	0.43	0.55	0.55	0.43	0.67	0.44	0.45	0.63	0.73
Percent of Loans Noncurrent**												
All real estate loans	1.25	0.97	0.70	0.70	1.31	1.70	1.38	1.14	1.19	1.52	1.30	0.82
Construction and development	0.84	0.64	0.91	0.86	0.63	1.20	1.17	0.71	0.99	0.79	0.51	1.01
Nonfarm nonresidential	1.38	1.23	0.80	0.71	1.21	3.14	1.70	1.53	1.18	2.23	0.79	0.87
Multifamily residential real estate	1.05	1.31	0.45	0.59	1.65	0.68	1.94	0.56	0.62	1.23	0.68	0.32
Home equity loans	1.61	0.87	0.38	0.62	1.11	2.79	1.42	1.10	2.09	3.67	0.76	0.86
Other 1-4 family residential	1.24	0.89	0.59	0.66	1.48	1.37	0.95	0.96	1.24	1.37	2.46	0.89
Commercial and industrial loans	0.95	1.80	1.32	1.08	1.06	0.82	1.16	0.86	1.13	0.62	0.89	1.05
Loans to individuals	1.12	0.89	0.46	1.10	1.03	1.18	1.08	1.35	0.74	1.14	0.87	1.19
Credit card loans	1.54	2.21	1.14	3.25	1.56	1.50	1.91	1.82	1.07	1.40	0.35	1.63
Other loans to individuals	0.55	0.88	0.45	0.53	0.60	0.52	0.61	0.58	0.31	0.36	0.92	0.71
All other loans and leases (including farm)	0.18	1.10	0.77	0.55	0.18	0.14	0.21	0.11	0.21	0.17	0.30	0.10
Total loans and leases	0.96	1.07	0.77	0.77	1.03	0.98	1.07	0.91	0.90	0.98	1.12	0.85
Percent of Loans Past-Due and Nonaccrual***												
All real estate loans	1.70	2.07	1.29	1.03	1.80	2.12	1.83	1.60	1.57	1.92	1.99	1.13
Construction and development	1.26	1.80	1.68	1.27	0.93	1.68	1.48	1.12	1.55	1.13	0.97	1.44
Nonfarm nonresidential	1.65	2.03	1.28	0.99	1.47	3.30	2.05	1.73	1.44	2.45	1.08	1.14
Multifamily residential real estate	1.29	1.45	0.73	0.77	1.98	0.83	2.36	0.94	0.73	1.35	0.87	0.41
Home equity loans	2.15	1.35	0.88	1.07	1.73	3.28	1.97	1.54	2.67	4.28	1.40	1.28
Other 1-4 family residential	1.86	2.36	1.29	1.08	2.27	1.92	1.50	1.63	1.70	1.93	3.85	1.29
Commercial and industrial loans	1.28	3.19	2.21	1.59	1.35	1.10	1.43	1.14	1.51	0.89	1.33	1.55
Loans to individuals	2.68	2.50	1.75	2.83	2.54	2.75	2.48	3.39	1.70	2.45	2.56	2.96
Credit card loans	2.98	5.98	3.00	6.30	2.93	2.92	3.69	3.59	2.08	2.67	0.87	3.06
Other loans to individuals	2.27	2.48	1.72	1.91	2.24	2.40	1.80	3.07	1.21	1.80	2.73	2.85
All other loans and leases (including farm)	0.34	1.77	1.37	0.89	0.31	0.30	0.26	0.25	0.52	0.30	0.51	0.20
Total loans and leases	1.50	2.18	1.42	1.20	1.58	1.53	1.50	1.58	1.34	1.43	1.75	1.58
Percent of Loans Charged-Off (net, YTD)												
All real estate loans	0.08	0.02	0.03	0.04	0.12	0.09	0.14	0.12	0.05	0.04	0.04	0.08
Construction and development	0.08	0.04	0.08	0.08	0.09	0.05	0.18	0.06	0.01	0.03	0.07	0.14
Nonfarm nonresidential	0.21	0.04	0.04	0.07	0.21	0.54	0.28	0.35	0.21	0.17	0.06	0.13
Multifamily residential real estate	0.14	0.21	0.03	0.03	0.31	0.00	0.28	0.14	0.08	0.01	0.02	0.09
Home equity loans	-0.04	0.00	0.01	0.02	0.02	-0.12	0.02	-0.07	-0.07	-0.21	0.03	0.07
Other 1-4 family residential	0.00	0.01	0.01	0.01	0.00	0.00	-0.01	0.00	-0.01	0.01	0.01	0.01
Commercial and industrial loans	0.54	0.66	0.39	0.47	0.63	0.51	0.45	0.50	0.70	0.27	0.42	1.08
Loans to individuals	2.98	0.59	0.86	3.10	2.68	3.19	2.43	3.37	2.19	3.71	1.07	3.24
Credit card loans	4.43	16.81	6.04	9.38	4.35	4.34	5.00	4.86	3.46	4.54	1.33	4.61
Other loans to individuals	1.18	0.49	0.74	1.55	1.34	1.00	1.02	1.28	0.60	1.34	1.04	1.68
All other loans and leases (including farm)	0.11	0.10	0.11	0.43	0.11	0.09	0.09	0.09	0.10	0.16	0.17	0.11
Total loans and leases	0.61	0.14	0.10	0.29	0.60	0.78	0.41	0.79	0.49	0.66	0.15	1.15
Loans Outstanding (in billions)												
All real estate loans	$6,056.9	$15.2	$557.4	$1,326.5	$2,172.3	$1,985.5	$1,279.4	$1,080.2	$1,364.6	$919.0	$773.9	$639.9
Construction and development	469.1	1.0	54.6	136.2	186.2	91.2	83.9	76.8	86.4	67.6	109.7	44.7
Nonfarm nonresidential	1,866.1	3.1	199.7	561.4	753.1	348.8	402.8	355.7	315.5	225.5	309.3	257.2
Multifamily residential real estate	644.5	0.4	34.3	150.3	265.3	194.1	197.4	65.2	186.1	64.7	51.7	79.4
Home equity loans	289.8	0.3	18.4	50.2	111.5	109.3	82.2	62.4	71.0	25.7	24.3	24.2
Other 1-4 family residential	2,620.9	7.6	197.1	384.1	839.2	1,192.9	507.3	504.3	676.8	452.5	254.9	225.0
Commercial and industrial loans	2,382.1	2.4	81.1	266.5	771.6	1,260.4	355.2	593.1	601.6	443.3	191.8	197.1
Loans to individuals	2,005.1	1.4	25.0	94.3	644.1	1,240.4	232.9	568.5	422.3	310.9	32.4	438.2
Credit card loans	1,141.1	0.0	0.6	19.8	284.1	836.7	84.3	353.0	237.0	232.8	2.9	231.1
Other loans to individuals	864.0	1.4	24.4	74.6	360.0	403.7	148.5	215.5	185.2	78.1	29.5	207.1
All other loans and leases (including farm)	2,607.6	2.9	43.5	86.6	715.3	1,759.2	525.2	593.9	680.9	486.2	99.4	222.0
Total loans and leases (plus unearned income)	13,051.7	21.9	707.0	1,774.0	4,303.4	6,245.5	2,392.6	2,835.7	3,069.3	2,159.5	1,097.5	1,497.1
Memo: Other Real Estate Owned (in millions)												
All other real estate owned	4,107.3	27.3	545.3	1,256.7	1,259.5	1,018.5	571.0	594.6	673.4	728.2	1,059.5	480.6
Construction and development	588.5	2.5	113.9	247.6	219.0	5.4	53.8	38.5	36.7	68.0	380.6	11.0
Nonfarm nonresidential	2,383.1	11.2	296.4	611.6	688.9	774.9	258.7	394.6	397.1	511.8	480.0	341.0
Multifamily residential real estate	231.2	5.4	22.4	173.3	22.0	8.1	76.9	5.6	65.1	57.5	11.3	14.8
1-4 family residential	852.1	8.0	95.7	205.6	317.7	225.1	181.6	149.6	173.1	72.4	169.7	105.7
Farmland	40.6	0.1	17.0	18.6	5.0	0.0	0.0	6.3	1.4	13.6	18.0	1.3

* See Table IV-A for explanations.
** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.
*** Past-due and nonaccrual loan rates represent the percentage of loans in each category that are past due 30 days or more or that are in nonaccrual status.

TABLE VI-A. Derivatives, All FDIC-Insured Call Report Filers

(dollar figures in millions; notional amounts unless otherwise indicated)	2nd Quarter 2025	1st Quarter 2025	4th Quarter 2024	3rd Quarter 2024	2nd Quarter 2024	% Change 24Q2-25Q2	Asset Size Distribution: Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	$10 Billion to $250 Billion	Greater Than $250 Billion
ALL DERIVATIVE HOLDERS											
Number of institutions reporting derivatives	1,217	1,214	1,203	1,226	1,233	-1.3	9	478	584	133	13
Total assets of institutions reporting derivatives	$23,176,120	$22,719,740	$22,313,782	$22,420,996	$22,114,410	4.8	$580	$247,464	$1,844,123	$6,633,338	$14,450,616
Total deposits of institutions reporting derivatives	18,150,725	17,947,680	17,719,939	17,590,227	17,342,525	4.7	440	208,800	1,530,541	5,404,728	11,006,216
Total derivatives	227,097,555	213,858,189	188,652,931	222,148,902	211,002,296	7.6	58	13,759	258,244	4,831,173	221,994,321
Derivative Contracts by Underlying Risk Exposure											
Interest rate	148,718,952	141,006,859	125,865,587	150,304,286	144,954,536	2.6	58	12,900	253,376	2,564,840	145,887,778
Foreign exchange*	64,575,725	59,251,668	50,723,462	58,749,381	54,366,372	18.8	0	0	177	1,901,440	62,674,108
Equity	7,101,065	6,766,331	6,335,668	6,624,906	5,928,241	19.8	0	37	29	176,737	6,924,262
Commodity & other (excluding credit derivatives)	1,759,198	1,749,951	1,593,706	1,717,701	1,640,845	7.2	0	0	171	86,649	1,672,378
Credit	4,941,257	5,082,516	4,133,592	4,751,752	4,111,544	20.2	0	5	3,949	101,507	4,835,796
Total	227,096,197	213,857,325	188,652,014	222,148,026	211,001,537	7.6	58	12,942	257,703	4,831,173	221,994,321
Derivative Contracts by Transaction Type											
Swaps	133,965,933	126,167,530	112,129,176	133,341,544	127,082,374	5.4	0	1,277	174,408	2,961,492	130,828,755
Futures & forwards	42,059,115	38,504,471	31,732,299	38,970,754	36,701,140	14.6	0	1,028	8,780	1,298,447	40,750,860
Purchased options	21,058,597	20,150,601	19,030,855	20,602,465	19,752,136	6.6	0	753	28,355	220,102	20,809,387
Written options	21,506,431	20,518,990	19,192,692	20,703,870	19,970,570	7.7	0	995	10,894	187,563	21,306,980
Total	218,590,076	205,341,593	182,085,022	213,618,634	203,506,219	7.4	0	4,053	222,437	4,667,604	213,695,982
Fair Value of Derivative Contracts											
Interest rate contracts	69,587	71,568	73,288	63,489	67,166	3.6	0	24	803	1,036	67,723
Foreign exchange contracts	19,888	7,462	27,704	-12,545	5,251	278.7	0	0	2	-854	20,739
Equity contracts	-17,715	-13,664	-19,057	-25,810	-17,438	N/M	0	16	-1	-1,274	-16,456
Commodity & other (excluding credit derivatives)	5,307	8,143	3,649	3,917	3,283	61.7	0	0	2	113	5,192
Credit derivatives as guarantor**	30,210	24,290	23,288	27,104	20,280	49.0	0	0	14	263	29,933
Credit derivatives as beneficiary**	-37,493	-29,661	-25,945	-33,989	-24,202	N/M	0	0	-10	-1,005	-36,478
Derivative Contracts by Maturity***											
Interest rate contracts < 1 year	100,235,453	93,874,373	81,415,921	100,786,046	95,805,249	4.6	0	2,038	43,928	1,208,774	98,980,713
1-5 years	31,540,210	29,556,910	27,552,336	30,347,673	29,554,819	6.7	12	2,810	119,979	865,425	30,551,984
> 5 years	23,007,130	22,048,193	21,278,603	23,173,081	23,268,543	-1.1	0	1,365	54,104	372,042	22,579,618
Foreign exchange and gold contracts < 1 year	47,039,674	43,299,462	37,250,886	42,291,902	39,180,410	20.1	0	0	137	1,708,457	45,331,081
1-5 years	8,120,816	7,322,637	6,793,915	7,440,618	6,854,640	18.5	0	0	5	115,824	8,004,987
> 5 years	3,878,112	3,515,093	3,300,596	3,597,349	3,422,696	13.3	0	0	0	14,882	3,863,230
Equity contracts < 1 year	7,394,387	6,604,067	6,283,286	6,826,752	6,253,470	18.2	0	12	3	56,286	7,338,085
1-5 years	1,860,800	1,523,551	1,431,493	1,584,334	1,444,298	28.8	0	24	9	115,911	1,744,856
> 5 years	188,049	153,866	149,079	155,862	142,440	32.0	0	0	0	834	187,215
Commodity & other contracts (including credit derivatives, excluding gold contracts) < 1 year	3,110,180	3,274,359	2,831,796	3,200,445	2,912,602	6.8	0	0	385	42,245	3,067,550
1-5 years	3,589,240	3,360,241	2,941,981	3,078,524	2,861,117	25.4	0	30	2,192	79,541	3,507,476
> 5 years	322,949	702,904	268,429	493,690	245,372	31.6	0	82	1,423	9,860	311,584
Risk-Based Capital: Credit Equivalent Amount											
Total current exposure to tier 1 capital (%)	13.0	12.2	13.4	11.8	13.1		0.3	0.4	1.4	3.4	20.4
Total potential future exposure to tier 1 capital (%)	33.6	32.4	31.4	34.0	32.0		0.1	0.2	0.9	5.7	55.0
Total exposure (credit equivalent amount) to tier 1 capital (%)	46.5	44.6	44.8	45.8	45.1		0.4	0.6	2.2	9.1	75.4
Credit losses on derivatives******	-2.4	-2.5	6.9	-4.8	-9.0	N/M	0.0	-0.1	1.4	-1.4	-2.2
HELD FOR TRADING											
Number of institutions reporting derivatives	150	147	155	155	152	-1.3	0	8	74	56	12
Total assets of institutions reporting derivatives	17,682,219	17,092,403	16,759,886	16,884,607	16,638,152	6.3	0	3,482	353,412	3,231,157	14,094,169
Total deposits of institutions reporting derivatives	13,641,532	13,322,486	13,170,831	13,114,434	12,912,993	5.6	0	2,978	292,944	2,632,704	10,712,907
Derivative Contracts by Underlying Risk Exposure											
Interest rate	143,116,757	135,592,650	120,722,449	145,056,536	139,991,063	2.2	0	169	45,684	1,056,505	142,014,398
Foreign exchange	60,390,759	55,256,160	47,714,974	54,445,119	50,448,166	19.7	0	0	118	1,795,194	58,595,447
Equity	7,030,629	6,698,933	6,279,015	6,565,428	5,864,311	19.9	0	0	0	165,292	6,865,337
Commodity & other	1,711,578	1,701,844	1,552,874	1,676,457	1,598,975	7.0	0	0	4	76,788	1,634,786
Total	212,249,723	199,249,587	176,269,312	207,743,541	197,902,516	7.2	0	169	45,807	3,093,779	209,109,968
Trading Revenues: Cash & Derivative Instruments											
Interest rate**	4,412	8,695	-454	6,953	4,932	-10.5	0	0	1	11	4,400
Foreign exchange**	4,102	543	9,729	1,646	4,338	-5.4	0	0	0	199	3,903
Equity**	6,599	4,308	5,459	7,514	5,912	11.6	0	0	0	452	6,147
Commodity & other (including credit derivatives)**	1,455	1,424	650	185	1,034	40.8	0	0	0	47	1,409
Total trading revenues**	16,568	14,971	15,384	16,298	16,216	2.2	0	0	1	709	15,859
Share of Revenue											
Trading revenues to gross revenues (%)**	6.2	5.7	5.8	6.0	6.1		0.0	0.0	0.0	1.5	7.4
Trading revenues to net operating revenues (%)**	35.3	30.3	31.7	33.2	35.8		0.0	0.0	0.0	7.6	43.6
HELD FOR PURPOSES OTHER THAN TRADING											
Number of institutions reporting derivatives	537	536	533	544	545	-1.5	1	85	309	129	13
Total assets of institutions reporting derivatives	22,320,467	21,856,148	21,312,749	21,441,564	21,149,993	5.5	57	45,855	1,297,665	6,526,274	14,450,616
Total deposits of institutions reporting derivatives	17,433,443	17,220,000	16,891,819	16,786,823	16,555,108	5.3	51	38,586	1,073,779	5,314,812	11,006,216
Derivative Contracts by Underlying Risk Exposure											
Interest rate	5,561,938	5,376,020	5,105,944	5,207,104	4,925,423	12.9	0	3,847	176,376	1,508,335	3,873,379
Foreign exchange	660,361	600,481	612,282	567,268	572,481	15.4	0	0	58	44,185	616,118
Equity	70,435	67,397	56,652	59,477	63,929	10.2	0	37	29	11,445	58,925
Commodity & other	47,619	48,107	40,832	41,243	41,870	13.7	0	0	167	9,860	37,592
Total notional amount	6,340,353	6,092,006	5,815,710	5,875,093	5,603,703	13.1	0	3,884	176,630	1,573,825	4,586,014

All line items are reported on a quarterly basis.
* Includes spot foreign exchange contracts. All other references to foreign exchange contracts in which notional values or fair values are reported exclude spot foreign exchange contracts.
** Does not include banks filing the FFIEC 051 report form, which was introduced in first quarter 2017.
*** Derivative contracts subject to the risk-based capital requirements for derivatives.
**** Credit losses on derivatives is applicable to all banks filing the FFIEC 031 report form and banks filing the FFIEC 041 report form that have $300 million or more in total assets, but is not applicable to banks filing the FFIEC 051 form.

N/M - Not Meaningful

TABLE VII-A. Servicing, Securitization, and Asset Sales Activities (All FDIC-Insured Call Report Filers)*

(dollar figures in millions)	2nd Quarter 2025	1st Quarter 2025	4th Quarter 2024	3rd Quarter 2024	2nd Quarter 2024	% Change 24Q2-25Q2	Asset Size Distribution: Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	$10 Billion to $250 Billion	Greater Than $250 Billion
Assets Sold and Securitized with Servicing Retained or with Recourse or Other Seller-Provided Credit Enhancements											
Number of institutions reporting securitization activities	67	66	66	66	67	0.0	0	5	12	39	11
Outstanding Principal Balance by Asset Type**											
1-4 family residential loans	$276,401	$280,765	$288,407	$290,591	$291,068	-5.0	$0	$344	$7,503	$56,257	$212,297
Home equity loans	604	653	696	747	797	-24.2	0	0	0	2	602
Credit card receivables	0	77	87	93	101	-100.0	0	0	0	0	0
Auto loans	10,225	8,280	9,014	9,004	7,738	32.1	0	0	0	5,043	5,182
Other consumer loans	5,714	6,031	6,618	6,925	7,284	-21.5	0	0	0	404	5,311
Commercial and industrial loans	4,272	4,078	3,312	3,738	4,243	0.7	0	0	0	0	4,272
All other loans, leases, and other assets	85,738	85,183	134,162	129,800	127,599	-32.8	0	18	7,450	18,467	59,803
Total securitized and sold	382,953	385,067	442,297	440,897	438,830	-12.7	0	362	14,953	80,172	287,466
Maximum Credit Exposure by Asset Type**											
1-4 family residential loans	792	703	655	615	609	30.1	0	0	0	298	494
Home equity loans	16	16	16	16	17	-5.9	0	0	0	0	16
Credit card receivables	0	0	0	0	0	0.0	0	0	0	0	0
Auto loans	266	301	338	373	313	-15.0	0	0	0	71	195
Other consumer loans	0	0	0	0	0	0.0	0	0	0	0	0
Commercial and industrial loans	175	185	159	195	190	-7.9	0	0	0	0	175
All other loans, leases, and other assets	1,950	1,840	1,784	1,747	1,771	10.1	0	4	89	545	1,312
Total credit exposure	3,198	3,046	2,951	2,946	2,900	10.3	0	4	89	914	2,192
Total unused liquidity commitments provided to institution's own securitizations	172	153	110	144	151	13.9	0	0	0	0	172
Securitized Loans, Leases, and Other Assets 30-89 Days Past Due (%)**											
1-4 family residential loans	3.5	3.2	3.8	3.6	3.9		0.0	1.5	0.9	3.3	3.7
Home equity loans	1.7	2.2	2.6	2.2	2.0		0.0	0.0	0.0	6.9	1.7
Credit card receivables	0.0	6.5	5.7	6.5	5.9		0.0	0.0	0.0	0.0	0.0
Auto loans	4.4	3.8	3.8	3.0	3.0		0.0	0.0	0.0	7.7	1.1
Other consumer loans	0.1	0.2	0.4	0.4	0.4		0.0	0.0	0.0	1.2	0.0
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0
All other loans, leases, and other assets	0.9	0.8	1.0	0.8	0.8		0.0	0.0	0.6	2.3	0.5
Total loans, leases, and other assets	2.9	2.6	2.9	2.7	2.9		0.0	1.4	0.8	3.3	2.8
Securitized Loans, Leases, and Other Assets 90 Days or More Past Due (%)**											
1-4 family residential loans	1.4	1.5	1.5	1.3	1.1		0.0	1.3	0.4	2.2	1.3
Home equity loans	0.9	0.8	0.6	0.7	0.2		0.0	0.0	0.0	24.0	0.8
Credit card receivables	0.0	7.8	9.2	8.6	7.9		0.0	0.0	0.0	0.0	0.0
Auto loans	0.7	0.6	0.6	0.4	0.3		0.0	0.0	0.0	1.3	0.2
Other consumer loans	0.1	0.1	0.3	0.3	0.3		0.0	0.0	0.0	1.1	0.0
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0
All other loans, leases, and other assets	1.1	1.1	1.5	1.4	1.3		0.0	0.0	0.4	1.3	1.1
Total loans, leases, and other assets	1.3	1.4	1.4	1.3	1.1		0.0	1.2	0.4	2.0	1.2
Securitized Loans, Leases, and Other Assets Charged-Off (net, YTD, annualized, %)**											
1-4 family residential loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0
Home equity loans	0.8	0.5	0.0	0.0	0.0		0.0	0.0	0.0	-0.3	0.8
Credit card receivables	0.0	9.1	41.4	31.2	21.8		0.0	0.0	0.0	0.0	0.0
Auto loans	0.8	0.5	1.6	0.9	0.6		0.0	0.0	0.0	1.2	0.4
Other consumer loans	0.1	0.0	0.2	0.1	0.1		0.0	0.0	0.0	0.8	0.0
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0
All other loans, leases, and other assets	0.3	0.1	0.3	0.2	0.1		0.0	0.0	0.0	1.4	0.0
Total loans, leases, and other assets	0.1	0.0	0.1	0.1	0.0		0.0	0.0	0.0	0.4	0.0
Seller's Interests in Institution's Own Securitizations - Carried as Securities or Loans***											
Home equity loans	0	0	0	0	0	0.0	0	0	0	0	0
Credit card receivables	0	0	0	0	0	0.0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0.0	0	0	0	0	0
Assets Sold with Recourse and Not Securitized											
Number of institutions reporting asset sales	292	296	302	303	304	-3.9	2	78	140	62	10
Outstanding Principal Balance by Asset Type											
1-4 family residential loans	27,022	26,113	25,619	26,463	24,558	10.0	2	2,109	12,067	11,997	848
All other loans, leases, and other assets	156,605	157,209	156,517	153,733	152,474	2.7	0	21	1,894	50,052	104,637
Total sold and not securitized	183,627	183,322	182,136	180,195	177,032	3.7	2	2,130	13,961	62,049	105,486
Maximum Credit Exposure by Asset Type											
1-4 family residential loans	8,150	7,924	7,313	8,103	6,940	17.4	0	291	4,237	3,064	557
All other loans, leases, and other assets	46,662	46,280	45,993	44,890	44,814	4.1	0	21	667	15,330	30,645
Total credit exposure	54,812	54,204	53,306	52,992	51,754	5.9	0	312	4,904	18,394	31,201
Support for Securitization Facilities Sponsored by Other Institutions											
Number of institutions reporting securitization facilities sponsored by others	32	33	33	33	34	-5.9	0	11	10	4	7
Total credit exposure	10,972	10,565	11,061	11,730	11,575	-5.2	0	66	129	527	10,251
Total unused liquidity commitments	2,014	1,635	1,564	1,586	1,561	29.0	0	0	0	0	2,014
Other											
Assets serviced for others****	5,630,480	5,623,690	6,019,028	6,137,570	6,104,982	-7.8	9,947	168,937	417,180	1,516,819	3,517,598
Asset-backed commercial paper conduits											
Credit exposure to conduits sponsored by institutions and others	6,036	5,878	6,125	6,053	5,025	20.1	0	0	0	0	6,036
Unused liquidity commitments to conduits sponsored by institutions and others	64,169	64,753	63,789	64,119	64,140	0.0	0	0	0	0	64,169
Net servicing income (for the quarter)	2,189	1,634	3,203	1,090	2,099	4.3	6	83	460	861	780
Net securitization income (for the quarter)	78	146	99	-11	86	-9.3	0	0	8	37	32
Total credit exposure to Tier 1 capital (%)*****	3.0	3.0	3.0	3.1	3.0		0.0	0.3	1.9	2.9	3.7

* Does not include banks filing the FFIEC 051 report form, which was introduced in first quarter 2017.
** Beginning in June 2018, for banks that file the FFIEC 041 report form, all other loans include home equity loans, credit card receivables, auto loans, other consumer loans, and commercial and industrial loans.
*** Beginning in June 2018, only includes banks that file the FFIEC 031 report form.
**** The amount of financial assets serviced for others, other than closed-end 1-4 family residential mortgages, is reported when these assets are greater than $10 million.
***** Total credit exposure includes the sum of the three line items titled "Total credit exposure" reported above.

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COMMUNITY BANK PERFORMANCE

Community banks are defined by criteria identified in the 2012 FDIC Community Banking Study. When comparing community bank performance across quarters, previous-quarter dollar amounts are based on community banks designated as such in the current quarter, adjusted for mergers. Previous-quarter ratios are based on community banks designated during the previous quarter.

Net Income Increased from the Prior Quarter, Led by Higher Net Interest Income
Net Interest Margin Increased from the Prior Quarter and the Year-Ago Quarter
Loan Growth Continued in Most Portfolios
Domestic Deposits Increased from the Prior Quarter and the Year-Ago Quarter
Asset Quality Metrics Remain Generally Favorable

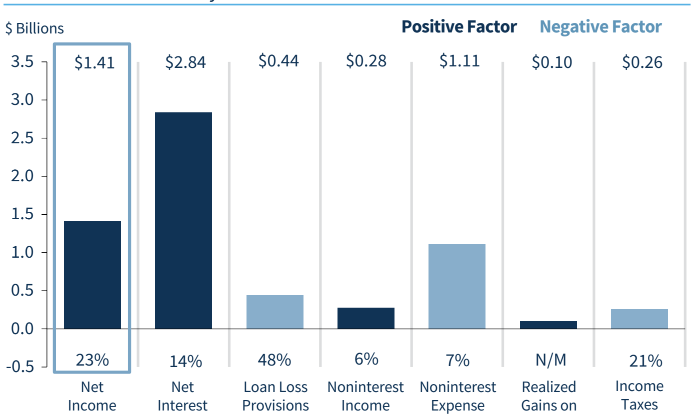
QUARTERLY NET INCOME AND PRETAX RETURN ON ASSETS INCREASED FROM THE PRIOR QUARTER

Second quarter net income for the 3,982 community banks increased $842.9 million (12.5 percent) from the previous quarter to $7.6 billion. Net income increased $1.4 billion (22.9 percent) compared with second quarter 2024, driven primarily by higher net interest income. The pretax return on assets ratio at community banks increased 15 basis points from the prior quarter and increased 19 basis points from one year earlier to 1.33 percent. Nearly three-fourths (73.4 percent) of all community banks reported a quarter-over-quarter increase in net income. Higher net interest income (up $1.2 billion, or 5.7 percent) and higher noninterest income (up $483.3 million, or 10.1 percent) more than offset higher noninterest expense (up $612.7 million, or 3.5 percent) and higher provision expense (up $311.5 million, or 29.2 percent). The share of community banks that were unprofitable during the quarter was 5.6 percent, down from 6.5 percent the previous quarter.

Chart 1

Contributors to the Year-Over-Year Change in Income

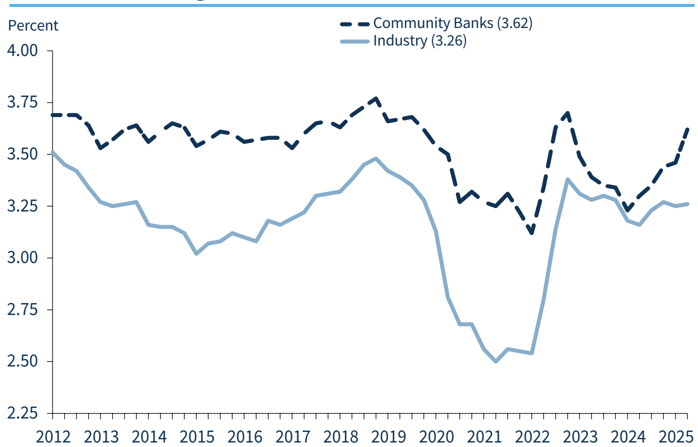
FDIC-Insured Community Banks



Source: FDIC.
N/M - Not Meaningful

Chart 2

Net Interest Margin



Source: FDIC.

NET INTEREST MARGIN INCREASED FROM LAST QUARTER AND THE YEAR-AGO QUARTER

The community bank net interest margin increased 16 basis points from the prior quarter and 32 basis points year over year to 3.62 percent. Quarter over quarter, average earning asset yields rose 16 basis points to 5.68 percent while average funding costs remained unchanged at 2.07 percent. From the year-ago quarter, average earning asset yields rose 16 basis points and average funding costs declined 16 basis points.

NET OPERATING REVENUE INCREASED IN THE SECOND QUARTER

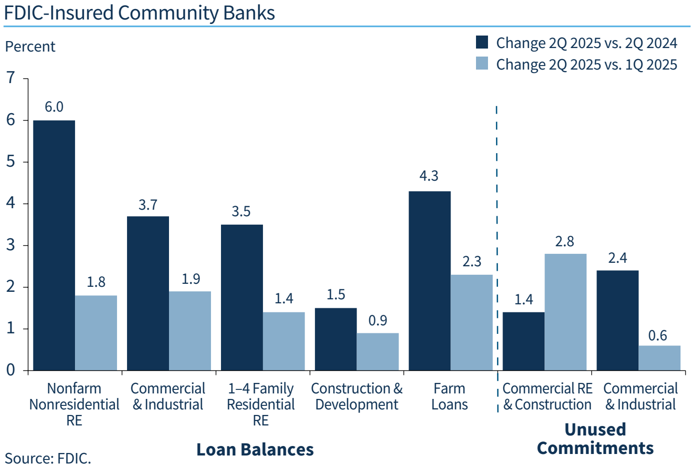
Community bank net operating revenue (net interest income plus noninterest income) of $28.4 billion increased $1.7 billion (6.5 percent) during the quarter due to increases in both net interest income and noninterest income. Quarter over quarter, increases in interest income (up $1.3 billion, or 3.8 percent), driven by increases in real estate loan income, outweighed increases in interest expense (up $75.3 million, or 0.6 percent). Noninterest income increased $483.3 million (10.1 percent) from the previous quarter, predominantly due to higher "all other noninterest income."[1]

Net operating revenue increased $3.1 billion (12.3 percent) year over year as net interest income increased $2.8 billion and noninterest income increased $281.4 million. Higher "all other noninterest income" drove the annual increase in noninterest income.

Chart 3

Change in Loan Balances and Unused Commitments

FDIC-Insured Community Banks

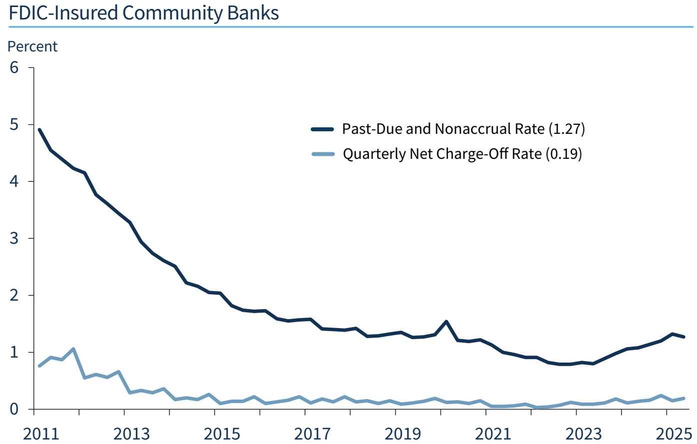


Source: FDIC.

Chart 4

Past-Due and Nonaccrual Rate and Quarterly Net Charge-Off Rate

FDIC-Insured Community Banks



Source: FDIC.

[1] "All other noninterest income" includes, but is not limited to, income related to wire transfers and ATM fees, bank card fees, credit card interchange fees, safe deposit box rent, printing and sale of checks, and earnings on/increase in the cash surrender value of life insurance.

NONINTEREST EXPENSE INCREASED QUARTER OVER QUARTER

Noninterest expense increased $612.7 million (3.5 percent) from a quarter earlier and increased $1.1 billion (6.5 percent) from the year-earlier quarter to $18.0 billion. "All other noninterest expense" led the quarterly increase in noninterest expense.[2] The efficiency ratio (noninterest expense as a share of net operating revenue) declined to 62.95 percent from 64.70 percent in first quarter 2025.

PROVISION EXPENSE INCREASED FROM THE PRIOR QUARTER

Quarterly provision expense of $1.4 billion was up $311.5 million (29.2 percent) from the prior quarter and up $444.9 million (47.7 percent) from the year-ago quarter. The reserve coverage ratio (the ratio of the allowance for credit losses to noncurrent loans) decreased 5.3 percentage points from the prior quarter and 36.6 percentage points from the year-ago quarter to 163.4 percent, as noncurrent loan balances increased faster than the allowance for credit losses.

ASSET QUALITY METRICS REMAINED GENERALLY FAVORABLE

The share of loans and leases 30 days or more past due or in nonaccrual (PDNA) status decreased 6 basis points from first quarter 2025 to 1.27 percent. The decrease in the PDNA loan balances (down $886.1 million, or 3.5 percent) was led by 1–4 residential real estate (down $536.9 million, or 9.1 percent), farm loans, including loans secured by farmland and agricultural production loans (down $266.8 million, or 13.6 percent), and commercial real estate (CRE) loans (down $212.7 million, or 2.1 percent), mainly multifamily and owner-occupied nonfarm nonresidential. The second quarter PDNA ratio was 23 basis points below the pre-pandemic average of 1.50 percent.[3]

The community bank net charge-off ratio increased 3 basis points from the prior quarter and increased 5 basis points from the year-ago quarter to 0.19 percent. This ratio is above the pre-pandemic average of 0.15 percent. The largest portion of the annual increase in net charge-off volume occurred in CRE loans, which increased $162.6 million, primarily in nonfarm nonresidential (up $116.7 million). The net charge-off ratio for CRE loans increased 7 basis points from one year earlier to 0.12 percent.

[2] "All other noninterest expense" includes, but is not limited to, material write-in items such as expenses related to data processing, advertising, and marketing; legal fees; and consulting and advisory fees.

[3] The "pre-pandemic average" is the average from first quarter 2015 through fourth quarter 2019.

UNREALIZED LOSSES ON SECURITIES DECREASED FROM THE PRIOR QUARTER

Unrealized losses on securities totaled $41.3 billion in second quarter 2025, down $1.7 billion (3.8 percent) from the prior quarter and down $10.9 billion (20.8 percent) from the year-ago quarter.[4] Unrealized losses on held-to-maturity securities ($7.0 billion) and available-for-sale securities ($34.3 billion) both decreased quarter over quarter.

TOTAL ASSETS INCREASED FROM THE PRIOR QUARTER AND YEAR-AGO QUARTER

Total assets at community banks increased $15.0 billion (0.5 percent) from the prior quarter and $108.2 billion (4.1 percent) from the year-ago quarter. Total loans and leases increased $32.3 billion (1.7 percent) from the prior quarter and $90.1 billion (4.9 percent) from the year-ago quarter. Cash and balances due from depository institutions decreased $16.3 billion (8.0 percent) from first quarter 2025 but increased $19.2 billion (11.4 percent) from one year earlier. Securities balances decreased $919.5 million (0.2 percent) from the prior quarter and $5.2 billion (1.0 percent) from the year-ago quarter.

LOAN GROWTH CONTINUED IN MOST PORTFOLIOS

Loan and lease balances increased $32.3 billion (1.7 percent) from one quarter earlier. Growth was broad-based across all major portfolios, except auto loans. Increases in nonfarm nonresidential CRE loans (up $10.2 billion, or 1.8 percent) led the quarter-over-quarter growth. Nearly three-fourths of community banks (73.4 percent) reported quarterly growth in total loan balances.

Loan and lease balances increased 4.9 percent from the previous year. Increases in nonfarm nonresidential CRE loans (up $33.3 billion, or 6.0 percent) and 1–4 family residential real estate loans (up $15.8 billion, or 3.5 percent) led the growth from the year-ago quarter.

DOMESTIC DEPOSITS INCREASED FROM LAST QUARTER AND THE YEAR-AGO QUARTER

Community banks reported an increase in domestic deposits of 0.1 percent ($1.8 billion) during second quarter 2025. Half of community banks reported an increase in deposit balances from the previous quarter. Community banks reported a decline in estimated uninsured domestic deposits (down $1.9 billion, or 0.3 percent) and a small decline in estimated insured deposits (down $97.8 million). Quarter over quarter, community banks reported an increase in noninterest-bearing deposits (up $1.3 billion, or 0.3 percent) and a small increase in interest-bearing deposits (up $458.2 million). Domestic deposits increased $114.6 billion from one year earlier.

[4] Unrealized losses on securities reflect the difference between the market value as of quarter-end and the book value of non-equity securities. This calculation does not account for any unrealized gains or losses in accumulated other comprehensive income because these cannot be derived from Consolidated Reports of Condition and Income (Call Reports).

CAPITAL RATIOS INCREASED DURING THE QUARTER

The tier 1 risk-based capital ratio for community banks that did not opt into the community bank leverage ratio (CBLR) framework was 14.10 percent, up 5 basis points from the prior quarter. The average CBLR for the 1,647 community banks that elected to use the CBLR framework was 12.42 percent, up 12 basis points from the prior quarter. The leverage capital ratio for all community banks was 11.0 percent, up 10 basis points from a quarter earlier.

ONE COMMUNITY BANK FAILED IN SECOND QUARTER 2025

The number of community banks declined to 3,982 in the second quarter, down 38 from the previous quarter. Three banks transitioned from community to noncommunity banks, and four transitioned from noncommunity to community banks. One community bank failed; five community banks were sold to non-FDIC-insured institutions; and 33 community banks merged or consolidated during the quarter.

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Table I-B. Selected Indicators, FDIC-Insured Community Banks

	2025*	2024*	2024	2023	2022	2021	2020
Return on assets (%)	1.05	0.94	0.95	1.01	1.15	1.26	1.09
Return on equity (%)	10.26	9.59	9.55	10.67	11.93	11.69	9.70
Core capital (leverage) ratio (%)	11.01	10.83	10.82	10.70	10.50	10.16	10.32
Noncurrent assets plus other real estate owned to assets (%)	0.58	0.46	0.52	0.40	0.33	0.40	0.60
Net charge-offs to loans (%)	0.17	0.13	0.17	0.12	0.07	0.07	0.12
Asset growth rate (%)	1.77	-1.09	1.70	-0.83	-1.42	9.03	12.19
Net interest margin (%)	3.54	3.27	3.33	3.39	3.45	3.28	3.39
Net operating income growth (%)	14.07	-13.20	-4.46	-11.96	-3.68	30.14	-2.29
Number of institutions reporting	3,982	4,100	4,044	4,143	4,264	4,391	4,558
Percentage of unprofitable institutions (%)	5.78	6.66	7.12	5.53	3.61	3.26	4.54

* Through June 30, ratios annualized where appropriate. Asset growth rates are for 12 months ending June 30.

Table II-B. Aggregate Condition and Income Data, FDIC-Insured Community Banks

(dollar figures in millions)	2nd Quarter 2025	1st Quarter 2025	2nd Quarter 2024	% Change 24Q2-25Q2
Number of institutions reporting	3,982	4,020	4,100	-2.9
Total employees (full-time equivalent)	358,750	359,723	364,742	-1.6
CONDITION DATA				
Total assets	$2,747,394	$2,769,210	$2,699,689	1.8
Loans secured by real estate	1,503,070	1,504,284	1,471,373	2.2
1-4 Family residential mortgages	464,720	466,157	463,859	0.2
Nonfarm nonresidential	588,401	588,326	574,617	2.4
Construction and development	154,152	154,351	154,823	-0.4
Home equity lines	53,552	52,557	48,147	11.2
Commercial & industrial loans	236,353	240,024	238,918	-1.1
Loans to individuals	73,207	73,280	74,668	-2.0
Credit cards	2,975	2,920	3,045	-2.3
Farm loans	54,714	53,213	52,334	4.5
Other loans & leases	59,505	55,354	43,453	36.9
Less: Unearned income	665	660	744	-10.6
Total loans & leases	1,926,183	1,925,495	1,880,002	2.5
Less: Reserve for losses*	23,714	23,602	23,094	2.7
Net loans and leases	1,902,469	1,901,893	1,856,908	2.5
Securities**	499,708	507,887	518,971	-3.7
Other real estate owned	1,375	1,156	853	61.1
Goodwill and other intangibles	16,877	17,440	17,688	-4.6
All other assets	326,965	340,834	305,268	7.1
Total liabilities and capital	2,747,394	2,769,210	2,699,689	1.8
Deposits	2,311,133	2,340,203	2,246,682	2.9
Domestic office deposits	2,308,218	2,336,988	2,243,493	2.9
Foreign office deposits	2,915	3,214	3,190	-8.6
Brokered deposits	123,237	122,862	108,771	13.3
Estimated insured deposits	1,617,692	1,637,239	1,580,236	2.4
Other borrowed funds	122,079	116,955	155,156	-21.3
Subordinated debt	441	440	371	18.7
All other liabilities	27,774	27,735	29,217	-4.9
Total equity capital (includes minority interests)	285,967	283,877	268,263	6.6
Bank equity capital	285,889	283,737	268,144	6.6
Loans and leases 30-89 days past due	9,924	11,499	8,708	14.0
Noncurrent loans and leases	14,509	13,987	11,542	25.7
Restructured loans and leases	4,546	4,185	3,189	42.6
Mortgage-backed securities	226,273	229,486	217,668	4.0
Earning assets	2,571,593	2,594,858	2,524,771	1.9
FHLB Advances	103,676	98,993	108,839	-4.7
Unused loan commitments	393,622	392,655	388,763	1.2
Trust assets	364,255	327,001	479,147	-24.0
Assets securitized and sold	22,584	22,812	21,923	3.0
Notional amount of derivatives	147,357	144,876	136,764	7.7

INCOME DATA	First Half 2025	First Half 2024	% Change	2nd Quarter 2025	2nd Quarter 2024	% Change 24Q2-25Q2
Total interest income	$71,443	$68,383	4.5	$36,401	$34,779	4.7
Total interest expense	26,363	27,417	-3.8	13,228	14,014	-5.6
Net interest income	45,081	40,965	10.0	23,172	20,766	11.6
Provision for credit losses***	2,445	1,680	45.5	1,378	916	50.4
Total noninterest income	10,067	10,360	-2.8	5,277	5,306	-0.6
Total noninterest expense	35,379	34,405	2.8	18,008	17,395	3.5
Securities gains (losses)	-228	-55	N/M	28	-107	N/M
Applicable income taxes	2,771	2,514	10.2	1,507	1,283	17.5
Extraordinary gains, net****	0	0	N/M	0	0	N/M
Total net income (includes minority interests)	14,325	12,671	13.1	7,584	6,371	19.0
Bank net income	14,303	12,665	12.9	7,572	6,367	18.9
Net charge-offs	1,587	1,161	36.7	892	632	41.1
Cash dividends	6,833	6,082	12.3	3,422	3,282	4.3
Retained earnings	7,471	6,583	13.5	4,150	3,085	34.5
Net operating income	14,509	12,720	14.1	7,550	6,459	16.9

* For institutions that have adopted ASU 2016-13, this item represents the allowance for credit losses on loans and leases held for investment and allocated transfer risk. Beginning in 2024, almost all institutions have adopted ASU 2016-13.
** For institutions that have adopted ASU 2016-13, securities are reported net of allowances for credit losses. Beginning in 2024, almost all institutions have adopted ASU 2016-13.
*** For institutions that have adopted ASU 2016-13, this item represents provisions for credit losses on a consolidated basis; for institutions that have not adopted ASU 2016-13, this item represents the provision for loan and lease losses. Beginning in 2024, almost all institutions have adopted ASU 2016-13.
**** See Notes to Users for explanation.

N/M - Not Meaningful

Table II-B. Aggregate Condition and Income Data, FDIC-Insured Community Banks
Prior Periods Adjusted for Mergers

(dollar figures in millions)	2nd Quarter 2025	1st Quarter 2025	2nd Quarter 2024	% Change 24Q2-25Q2
Number of institutions reporting	3,982	3,982	3,976	0.2
Total employees (full-time equivalent)	358,750	354,541	354,747	1.1
CONDITION DATA				
Total assets	$2,747,394	$2,732,370	$2,639,208	4.1
Loans secured by real estate	1,503,070	1,480,945	1,432,214	4.9
1-4 Family residential mortgages	464,720	458,278	448,968	3.5
Nonfarm nonresidential	588,401	578,226	555,053	6.0
Construction and development	154,152	152,770	151,947	1.5
Home equity lines	53,552	51,567	47,222	13.4
Commercial & industrial loans	236,353	232,043	227,850	3.7
Loans to individuals	73,207	72,751	73,546	-0.5
Credit cards	2,975	2,916	2,908	2.3
Farm loans	54,714	52,657	51,572	6.1
Other loans & leases	59,505	56,132	51,647	15.2
Less: Unearned income	665	670	750	-11.4
Total loans & leases	1,926,183	1,893,858	1,836,080	4.9
Less: Reserve for losses*	23,714	23,229	22,499	5.4
Net loans and leases	1,902,469	1,870,629	1,813,581	4.9
Securities**	499,708	500,627	504,865	-1.0
Other real estate owned	1,375	1,144	860	59.8
Goodwill and other intangibles	16,877	16,954	16,699	1.1
All other assets	326,965	343,015	303,204	7.8
Total liabilities and capital	2,747,394	2,732,370	2,639,208	4.1
Deposits	2,311,133	2,309,654	2,196,774	5.2
Domestic office deposits	2,308,218	2,306,439	2,193,584	5.2
Foreign office deposits	2,915	3,214	3,190	-8.6
Brokered deposits	123,237	125,861	122,113	0.9
Estimated insured deposits	1,617,692	1,617,790	1,554,853	4.0
Other borrowed funds	122,079	114,806	152,251	-19.8
Subordinated debt	441	440	481	-8.3
All other liabilities	27,774	27,244	27,937	-0.6
Total equity capital (includes minority interests)	285,967	280,226	261,766	9.2
Bank equity capital	285,889	280,146	261,692	9.2
Loans and leases 30-89 days past due	9,924	11,451	8,634	14.9
Noncurrent loans and leases	14,509	13,868	11,573	25.4
Restructured loans and leases	4,546	4,303	3,321	36.9
Mortgage-backed securities	226,273	223,720	210,664	7.4
Earning assets	2,571,593	2,559,761	2,469,580	4.1
FHLB Advances	103,676	97,252	106,361	-2.5
Unused loan commitments	393,622	388,946	381,360	3.2
Trust assets	364,255	315,219	333,068	9.4
Assets securitized and sold	22,584	22,779	23,234	-2.8
Notional amount of derivatives	147,357	139,034	134,811	9.3

INCOME DATA	First Half 2025	First Half 2024	% Change	2nd Quarter 2025	2nd Quarter 2024	% Change 24Q2-25Q2
Total interest income	$71,443	$67,215	6.3	$36,401	$34,195	6.4
Total interest expense	26,363	27,106	-2.7	13,228	13,858	-4.5
Net interest income	45,081	40,110	12.4	23,172	20,337	13.9
Provision for credit losses***	2,445	1,735	40.9	1,378	933	47.7
Total noninterest income	10,067	9,782	2.9	5,277	4,995	5.6
Total noninterest expense	35,379	33,294	6.3	18,008	16,901	6.5
Securities gains (losses)	-228	-24	N/M	28	-75	N/M
Applicable income taxes	2,771	2,452	13.0	1,507	1,246	20.9
Extraordinary gains, net****	0	0	N/M	0	0	N/M
Total net income (includes minority interests)	14,325	12,386	15.7	7,584	6,177	22.8
Bank net income	14,303	12,363	15.7	7,572	6,163	22.9
Net charge-offs	1,587	1,191	33.3	892	631	41.3
Cash dividends	6,833	5,986	14.1	3,422	3,219	6.3
Retained earnings	7,471	6,377	17.2	4,150	2,945	41.0
Net operating income	14,509	12,411	16.9	7,550	6,239	21.0

* For institutions that have adopted ASU 2016-13, this item represents the allowance for credit losses on loans and leases held for investment and allocated transfer risk. Beginning in 2024, almost all institutions have adopted ASU 2016-13.
** For institutions that have adopted ASU 2016-13, securities are reported net of allowances for credit losses. Beginning in 2024, almost all institutions have adopted ASU 2016-13.
*** For institutions that have adopted ASU 2016-13, this item represents provisions for credit losses on a consolidated basis; for institutions that have not adopted ASU 2016-13, this item represents the provision for loan and lease losses. Beginning in 2024, almost all institutions have adopted ASU 2016-13.
**** See Notes to Users for explanation.

N/M - Not Meaningful

Table III-B. Aggregate Condition and Income Data by Geographic Region, FDIC-Insured Community Banks

Second Quarter 2025 (dollar figures in millions)	All Community Banks	Geographic Regions*					
		New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	3,982	431	446	865	1,089	914	237
Total employees (full-time equivalent)	358,750	67,899	36,909	72,180	69,261	83,376	29,125
CONDITION DATA							
Total assets	$2,747,394	$637,331	$277,197	$502,902	$517,796	$562,279	$249,889
Loans secured by real estate	1,503,070	383,064	152,216	270,500	265,892	296,500	134,899
1-4 Family residential mortgages	464,720	140,743	48,421	80,413	76,874	89,800	28,469
Nonfarm nonresidential	588,401	138,179	65,827	102,070	90,149	124,092	68,084
Construction and development	154,152	27,482	17,517	25,185	27,126	45,440	11,402
Home equity lines	53,552	12,547	7,088	12,258	7,358	7,587	6,714
Commercial & industrial loans	236,353	46,069	23,025	45,642	52,117	49,004	20,496
Loans to individuals	73,207	17,510	7,890	11,054	13,479	13,749	9,526
Credit cards	2,975	384	121	165	1,023	226	1,055
Farm loans	54,714	520	1,568	8,017	32,900	8,846	2,863
Other loans & leases	59,505	20,827	3,061	15,610	7,448	9,430	3,129
Less: Unearned income	665	98	84	70	96	195	122
Total loans & leases	1,926,183	467,892	187,676	350,753	371,738	377,334	170,791
Less: Reserve for losses**	23,714	4,921	2,350	4,198	4,767	4,788	2,691
Net loans and leases	1,902,469	462,971	185,326	346,555	366,971	372,546	168,099
Securities***	499,708	99,421	50,558	97,471	94,461	111,252	46,545
Other real estate owned	1,375	230	121	213	228	507	77
Goodwill and other intangibles	16,877	3,880	771	3,188	3,426	3,704	1,909
All other assets	326,965	70,830	40,421	55,475	52,710	74,269	33,259
Total liabilities and capital	2,747,394	637,331	277,197	502,902	517,796	562,279	249,889
Deposits	2,311,133	522,107	239,922	418,864	434,655	484,772	210,813
Domestic office deposits	2,308,218	521,287	239,922	418,864	434,655	484,772	208,718
Foreign office deposits	2,915	820	0	0	0	0	2,095
Brokered deposits	123,237	40,934	9,165	20,042	25,382	19,095	8,620
Estimated insured deposits	1,617,692	365,304	165,094	301,564	326,815	325,195	133,720
Other borrowed funds	122,079	39,703	6,730	28,573	25,760	13,542	7,770
Subordinated debt	441	116	0	14	1	299	10
All other liabilities	27,774	7,944	2,631	4,620	4,630	4,818	3,131
Total equity capital (includes minority interests)	285,967	67,460	27,914	50,831	52,750	58,848	28,165
Bank equity capital	285,889	67,459	27,920	50,787	52,749	58,811	28,163
Loans and leases 30-89 days past due	9,924	1,995	1,013	1,700	1,948	2,550	718
Noncurrent loans and leases	14,509	3,804	1,290	2,499	2,620	3,090	1,206
Restructured loans and leases	4,546	1,730	243	867	717	650	340
Mortgage-backed securities	226,273	56,326	23,320	41,227	32,073	47,237	26,090
Earning assets	2,571,593	596,751	260,173	470,798	485,479	525,126	233,267
FHLB Advances	103,676	36,416	5,704	24,623	21,904	9,963	5,066
Unused loan commitments	393,622	90,223	34,459	75,364	82,934	72,206	38,436
Trust assets	364,255	70,987	16,571	86,311	110,528	54,908	24,950
Assets securitized and sold	22,584	9,636	5	4,022	6,767	1,513	641
Notional amount of derivatives	147,357	60,024	10,618	26,037	27,412	14,517	8,749
INCOME DATA							
Total interest income	$36,401	$7,935	$3,760	$6,578	$6,993	$7,811	$3,323
Total interest expense	13,228	3,276	1,258	2,407	2,624	2,628	1,035
Net interest income	23,172	4,659	2,502	4,171	4,369	5,183	2,288
Provision for credit losses****	1,378	437	121	215	224	189	192
Total noninterest income	5,277	1,121	487	1,150	1,009	1,073	436
Total noninterest expense	18,008	3,917	1,857	3,372	3,269	3,850	1,744
Securities gains (losses)	28	72	15	-10	-6	-19	-25
Applicable income taxes	1,507	307	196	312	251	280	160
Extraordinary gains, net*****	0	0	0	0	0	0	0
Total net income (includes minority interests)	7,584	1,192	830	1,411	1,628	1,918	604
Bank net income	7,572	1,192	830	1,409	1,628	1,910	604
Net charge-offs	892	240	82	174	147	111	138
Cash dividends	3,422	440	291	857	665	859	310
Retained earnings	4,150	751	539	552	963	1,050	294
Net operating income	7,550	1,123	812	1,420	1,633	1,937	624

* See Table IV-A for explanation.
** For institutions that have adopted ASU 2016-13, this item represents the allowance for credit losses on loans and leases held for investment and allocated transfer risk. Beginning in 2024, almost all institutions have adopted ASU 2016-13.
*** For institutions that have adopted ASU 2016-13, securities are reported net of allowances for credit losses. Beginning in 2024, almost all institutions have adopted ASU 2016-13.
**** For institutions that have adopted ASU 2016-13, this item represents provisions for credit losses on a consolidated basis; for institutions that have not adopted ASU 2016-13, this item represents the provision for loan and lease losses. Beginning in 2024, almost all institutions have adopted ASU 2016-13.
***** See Notes to Users for explanation.

Table IV-B. Second Quarter 2025, FDIC-Insured Community Banks

Performance ratios (annualized, %)	All Community Banks		Second Quarter 2025, Geographic Regions*					
	2nd Quarter 2025	1st Quarter 2025	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Yield on earning assets	5.68	5.52	5.35	5.81	5.61	5.77	5.97	5.71
Cost of funding earning assets	2.07	2.07	2.21	1.94	2.05	2.17	2.01	1.78
Net interest margin	3.62	3.46	3.14	3.86	3.56	3.61	3.96	3.93
Noninterest income to assets	0.77	0.69	0.71	0.71	0.92	0.78	0.77	0.70
Noninterest expense to assets	2.63	2.56	2.47	2.69	2.69	2.53	2.75	2.80
Loan and lease loss provision to assets	0.20	0.15	0.28	0.18	0.17	0.17	0.13	0.31
Net operating income to assets	1.10	1.02	0.71	1.18	1.13	1.26	1.38	1.00
Pretax return on assets	1.33	1.18	0.95	1.49	1.37	1.45	1.56	1.23
Return on assets	1.11	0.99	0.75	1.20	1.12	1.26	1.36	0.97
Return on equity	10.71	9.75	7.16	12.03	11.19	12.52	13.14	8.64
Net charge-offs to loans and leases	0.19	0.15	0.21	0.18	0.20	0.16	0.12	0.33
Loan and lease loss provision to net charge-offs	149.51	141.02	177.01	138.26	123.02	145.14	162.11	136.26
Efficiency ratio	62.95	64.70	67.44	61.94	62.98	60.35	61.14	63.74
Net interest income to operating revenue	81.45	82.41	80.60	83.69	78.39	81.24	82.84	83.99
% of unprofitable institutions	5.58	6.49	9.28	6.05	6.24	3.58	4.16	10.13
% of institutions with earnings gains	76.34	69.90	79.35	77.58	79.31	78.15	72.21	65.40

*See Table IV-A for explanation.

Table V-B. First Half 2025, FDIC-Insured Community Banks

Performance ratios (%)	All Community Banks		First Half 2025, Geographic Regions*					
	First Half 2025	First Half 2024	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Yield on earning assets	5.61	5.45	5.29	5.75	5.53	5.69	5.89	5.62
Cost of funding earning assets	2.07	2.19	2.22	1.95	2.05	2.17	2.01	1.78
Net interest margin	3.54	3.27	3.08	3.80	3.48	3.52	3.88	3.84
Noninterest income to assets	0.74	0.77	0.68	0.67	0.88	0.75	0.74	0.68
Noninterest expense to assets	2.60	2.57	2.46	2.68	2.61	2.51	2.73	2.76
Loan and lease loss provision to assets	0.18	0.13	0.24	0.18	0.13	0.16	0.12	0.30
Net operating income to assets	1.07	0.95	0.69	1.11	1.15	1.19	1.33	0.97
Pretax return on assets	1.26	1.13	0.87	1.38	1.38	1.37	1.49	1.08
Return on assets	1.05	0.94	0.68	1.12	1.14	1.19	1.31	0.85
Return on equity	10.26	9.59	6.55	11.27	11.45	11.92	12.77	7.67
Net charge-offs to loans and leases	0.17	0.13	0.18	0.15	0.15	0.14	0.12	0.34
Loan and lease loss provision to net charge-offs	149.44	148.45	174.60	174.76	122.12	153.61	143.39	127.40
Efficiency ratio	63.78	66.28	68.62	63.04	62.81	61.58	62.14	64.29
Net interest income to operating revenue	81.75	79.81	80.92	84.14	78.81	81.57	83.02	84.00
% of unprofitable institutions	5.78	6.66	10.21	7.17	6.01	3.49	4.05	11.39
% of institutions with earnings gains	76.19	39.49	73.78	77.13	80.58	79.71	71.66	64.14

*See Table IV-A for explanation.

Table VI-B. Loan Performance, FDIC-Insured Community Banks

June 30, 2025	All Community Banks	Geographic Regions*					
		New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due							
All loans secured by real estate	0.44	0.36	0.47	0.46	0.44	0.57	0.33
Construction and development	0.55	0.35	0.62	0.59	0.47	0.63	0.72
Nonfarm nonresidential	0.36	0.31	0.32	0.37	0.35	0.43	0.32
Multifamily residential real estate	0.27	0.36	0.11	0.24	0.30	0.21	0.08
Home equity loans	0.46	0.48	0.46	0.46	0.40	0.60	0.33
Other 1-4 family residential	0.56	0.40	0.66	0.61	0.58	0.76	0.29
Commercial and industrial loans	0.64	0.38	0.88	0.58	0.76	0.70	0.61
Loans to individuals	1.72	2.19	1.05	0.85	1.27	2.87	1.41
Credit card loans	2.96	2.42	1.40	1.28	4.52	1.42	2.41
Other loans to individuals	1.67	2.18	1.05	0.85	1.00	2.89	1.28
All other loans and leases (including farm)	0.43	0.23	0.39	0.35	0.52	0.62	0.29
Total loans and leases	0.52	0.43	0.54	0.48	0.52	0.68	0.42
Percent of Loans Noncurrent							
All loans secured by real estate	0.70	0.78	0.60	0.69	0.64	0.76	0.61
Construction and development	0.88	1.64	0.49	0.53	0.82	0.73	1.14
Nonfarm nonresidential	0.74	0.84	0.68	0.76	0.77	0.77	0.50
Multifamily residential real estate	0.64	0.74	0.33	0.79	0.40	0.40	0.64
Home equity loans	0.56	0.65	0.32	0.42	0.41	0.51	1.13
Other 1-4 family residential	0.61	0.59	0.55	0.61	0.49	0.80	0.47
Commercial and industrial loans	1.18	1.38	1.22	1.06	1.18	1.11	1.18
Loans to individuals	0.69	0.48	0.49	0.38	0.53	1.29	0.91
Credit card loans	2.74	1.91	0.68	0.51	2.34	0.59	4.48
Other loans to individuals	0.60	0.45	0.49	0.38	0.38	1.31	0.47
All other loans and leases (including farm)	0.56	0.40	1.36	0.45	0.57	0.56	0.92
Total loans and leases	0.75	0.81	0.69	0.71	0.70	0.82	0.71
Percent of Loans Charged-Off (net, YTD)							
All loans secured by real estate	0.06	0.10	0.02	0.08	0.02	0.04	0.06
Construction and development	0.11	0.36	0.04	0.02	0.08	0.06	0.09
Nonfarm nonresidential	0.09	0.18	0.04	0.10	0.02	0.06	0.07
Multifamily residential real estate	0.11	0.08	0.03	0.33	0.02	0.03	0.02
Home equity loans	0.03	-0.01	0.01	0.00	0.02	0.04	0.19
Other 1-4 family residential	0.01	0.00	0.00	0.01	0.01	0.01	0.00
Commercial and industrial loans	0.41	0.37	0.54	0.53	0.37	0.28	0.52
Loans to individuals	1.62	1.41	1.12	0.43	1.82	1.27	4.08
Credit card loans	10.23	6.04	1.94	1.90	14.83	1.82	11.60
Other loans to individuals	1.25	1.30	1.11	0.41	0.77	1.26	3.14
All other loans and leases (including farm)	0.14	0.15	0.52	0.12	0.08	0.21	0.16
Total loans and leases	0.17	0.18	0.15	0.15	0.14	0.12	0.34
Loans Outstanding (in billions)							
All real estate loans	$1,503.1	$383.1	$152.2	$270.5	$265.9	$296.5	$134.9
Construction and development	154.2	27.5	17.5	25.2	27.1	45.4	11.4
Nonfarm nonresidential	588.4	138.2	65.8	102.1	90.1	124.1	68.1
Multifamily residential real estate	153.4	61.7	8.5	31.7	22.6	12.6	16.4
Home equity loans	53.6	12.5	7.1	12.3	7.4	7.6	6.7
Other 1-4 family residential	464.7	140.7	48.4	80.4	76.9	89.8	28.5
Commercial and industrial loans	236.4	46.1	23.0	45.6	52.1	49.0	20.5
Loans to individuals	73.2	17.5	7.9	11.1	13.5	13.7	9.5
Credit card loans	3.0	0.4	0.1	0.2	1.0	0.2	1.1
Other loans to individuals	70.2	17.1	7.8	10.9	12.5	13.5	8.5
All other loans and leases (including farm)	114.2	21.3	4.6	23.6	40.3	18.3	6.0
Total loans and leases (plus unearned income)	1,926.8	468.0	187.8	350.8	371.8	377.5	170.9
Memo: Unfunded Commitments (in millions)							
Total Unfunded Commitments	393,622	90,223	34,459	75,364	82,934	72,206	38,436
Construction and development: 1-4 family residential	31,693	4,787	4,532	4,597	5,801	10,022	1,955
Construction and development: CRE and other	81,508	18,059	8,093	15,471	12,800	19,800	7,286
Commercial and industrial	117,666	29,792	9,426	23,965	22,500	20,419	11,565

* See Table IV-A for explanation.
Note: Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

INSURANCE FUND INDICATORS

Deposit Insurance Fund Increases by $4.4 Billion

DIF Reserve Ratio Rises 5 Basis Points, Ends Second Quarter at 1.36 Percent

One Institution Failed During the Second Quarter

During the second quarter, the Deposit Insurance Fund (DIF) balance increased by $4.4 billion to $145.3 billion. The rise in the DIF was primarily driven by assessment income of $3.6 billion. Interest earned on securities, negative provisions, and unrealized gains on securities also contributed a combined $1.4 billion to the fund during the quarter. These gains were partially offset by operating expenses of $0.6 billion. One institution failed during the second quarter.

The deposit insurance assessment base—average consolidated total assets minus average tangible equity—increased by 1.5 percent in the second quarter and is above balances reported a year ago by 3.1 percent.

The quarterly change to total estimated insured deposits was -0.8 percent for the second quarter, though remains above balances reported a year ago by 0.6 percent. The DIF's reserve ratio (the fund balance as a percent of insured deposits) was 1.36 percent on June 30, 2025, up 5 basis points from the previous quarter and 14 basis points higher than the previous year.

The FDIC adopted the DIF Restoration Plan on September 15, 2020, to return the reserve ratio to the statutory minimum of 1.35 percent by September 30, 2028, as required by law. As of June 30, 2025, the reserve ratio exceeded the statutory minimum and, beginning with third quarter 2025, the FDIC will no longer be operating under the Restoration Plan.

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Table I-C. Insurance Fund Balances and Selected Indicators*

	Deposit Insurance Fund**												
(dollar figures in millions)	2nd Quarter 2025	1st Quarter 2025	4th Quarter 2024	3rd Quarter 2024	2nd Quarter 2024	1st Quarter 2024	4th Quarter 2023	3rd Quarter 2023	2nd Quarter 2023	1st Quarter 2023	4th Quarter 2022	3rd Quarter 2022	2nd Quarter 2022
Beginning Fund Balance	$140,895	$137,101	$133,111	$129,236	$125,300	$121,778	$119,339	$116,968	$116,071	$128,218	$125,457	$124,458	$123,039
Changes in Fund Balance:													
Assessments earned	3,624	3,171	3,211	3,260	3,218	3,248	3,107	3,225	3,127	3,306	2,142	2,145	2,086
Interest earned on investment securities	1,104	1,065	1,057	1,118	981	795	574	828	673	661	498	332	225
Realized gain on sale of investments		0	0	0	0	0	-450	-272	96	-1,666	0	0	0
Operating expenses	630	617	666	594	609	564	604	517	497	508	515	456	460
Provision for insurance losses	-291	-83	-370	-35	-320	9	856	1,237	2,033	16,402	-48	-49	-86
All other income, net of expenses	20	19	15	22	19	32	30	4	3	12	114	6	29
Unrealized gain/(loss) on available-for-sale securities***	39	73	3	34	7	20	638	340	-472	2,450	474	-1,077	-547
Total fund balance change	4,448	3,794	3,990	3,875	3,936	3,522	2,439	2,371	897	-12,147	2,761	999	1,419
Ending Fund Balance	145,343	140,895	137,101	133,111	129,236	125,300	121,778	119,339	116,968	116,071	128,218	125,457	124,458
Percent change from four quarters earlier	12.46	12.45	12.58	11.54	10.49	7.95	-5.02	-4.88	-6.02	-5.66	4.12	2.89	3.24
Reserve Ratio (%)	1.36	1.31	1.28	1.25	1.21	1.17	1.15	1.13	1.11	1.11	1.25	1.23	1.23
Estimated Insured Deposits	10,699,470	10,784,811	10,673,826	10,635,855	10,638,192	10,740,394	10,617,240	10,564,993	10,562,442	10,456,716	10,261,792	10,171,013	10,079,897
Percent change from four quarters earlier	0.58	0.41	0.53	0.67	0.72	2.71	3.46	3.87	4.79	3.13	3.66	4.45	6.44
Percent of Total Deposit Liabilites After Exclusions	57.70	58.48	58.36	58.93	59.60	59.53	59.48	59.01	59.00	58.12	55.63	55.06	54.20
Estimated Uninsured Deposits	7,843,841	7,656,800	7,616,531	7,412,025	7,210,394	7,302,754	7,233,180	7,339,483	7,339,762	7,535,199	8,184,026	8,300,300	8,516,933
Percent change from four quarters earlier	8.79	4.85	5.30	0.99	-1.76	-3.08	-11.62	-11.58	-13.82	-13.99	-7.04	-1.43	3.56
Percent of Total Deposit Liabilites After Exclusions	42.30	41.52	41.64	41.07	40.40	40.47	40.52	40.99	41.00	41.88	44.37	44.94	45.80
Total Deposit Liabilities After Exclusions****	18,543,311	18,441,610	18,290,357	18,047,880	17,848,586	18,043,148	17,850,420	17,904,477	17,902,204	17,991,915	18,445,819	18,471,313	18,596,830
Percent change from four quarters earlier	3.89	2.21	2.46	0.80	-0.30	0.28	-3.23	-3.07	-3.74	-4.81	-1.38	1.72	5.10
Assessment Base*****	21,662,435	21,336,961	21,348,134	21,160,483	21,014,019	20,970,050	20,866,216	20,695,142	20,813,480	20,701,692	20,976,373	20,984,921	21,012,977
Percent change from four quarters earlier	3.09	1.75	2.31	2.25	0.96	1.30	-0.53	-1.38	-0.95	-0.94	1.44	4.28	6.28
Number of Institutions Reporting	4,430	4,471	4,496	4,526	4,547	4,577	4,596	4,623	4,654	4,681	4,715	4,755	4,780

* Includes insured branches of foreign banks (IBAs) and any revisions to prior quarter data.
** Quarterly financial statement results are unaudited.
*** Includes unrealized postretirement benefit gain (loss).
**** Does not equal total deposits and domestic office deposits in the tables above due to adjustments to align with the determination of deposit insurance coverage in the event of a bank failure.
***** Average consolidated total assets minus tangible equity, with adjustments for banker's banks and custodial banks.

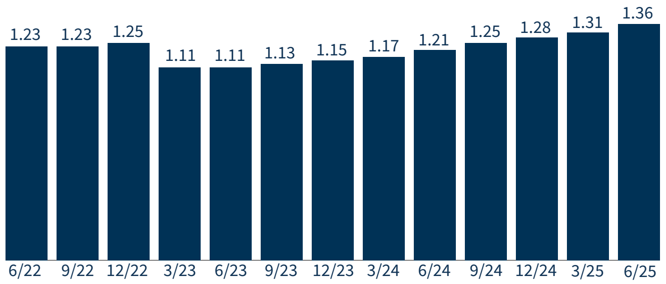
Table II-C. Problem Institutions and Failed Institutions

(dollar figures in millions)	2025**	2024**	2024	2023	2022	2021	2020	2019	2018
Problem Institutions									
Number of institutions	59	66	66	52	39	44	56	51	60
Failed Institutions									
Number of institutions	2	1	2	5	0	0	4	4	0
Total assets*	$111	$5,224	$5,303	$552,539	$0	$0	$455	$209	$0

* Total assets are based on final Call Reports submitted by failed institutions.
** Through June 30.

DIF Reserve Ratios

Percent of Insured Deposits



Deposit Insurance Fund Balance and Insured Deposits ($ Millions)

	DIF Balance	DIF-Insured Deposits
6/22	$124,458	$10,079,897
9/22	125,457	10,171,013
12/22	128,218	10,261,792
3/23	116,071	10,456,716
6/23	116,968	10,562,442
9/23	119,339	10,564,993
12/23	121,778	10,617,240
3/24	125,300	10,740,394
6/24	129,236	10,638,192
9/24	133,111	10,635,855
12/24	137,101	10,673,826
3/25	140,895	10,784,811
6/25	145,343	10,699,470

Table III-C. Estimated FDIC-Insured Deposits by Type of Institution

(dollar figures in millions) June 30, 2025	Number of Institutions	Total Assets	Domestic Deposits*	Est. Insured Deposits
Commercial Banks and Savings Institutions				
FDIC-Insured Commercial Banks	3,883	$23,807,300	$17,076,559	$9,872,872
FDIC-Supervised	2,532	3,631,416	2,941,750	1,959,747
OCC-Supervised	683	16,141,855	11,205,456	6,301,102
Federal Reserve-Supervised	668	4,034,029	2,929,353	1,612,024
FDIC-Insured Savings Institutions	538	1,181,372	953,378	774,307
OCC-Supervised	233	538,219	424,689	354,823
FDIC-Supervised	270	321,132	254,629	190,343
Federal Reserve-Supervised	35	322,021	274,060	229,141
Total Commercial Banks and Savings Institutions	4,421	24,988,672	18,029,937	10,647,179
Other FDIC-Insured Institutions				
U.S. Branches of Foreign Banks	9	117,471	62,465	52,291
Total FDIC-Insured Institutions	4,430	25,106,143	18,092,402	10,699,470

* Excludes $1.6 trillion in foreign office deposits, which are not FDIC insured.

Table IV-C. Distribution of Institutions and Assessment Base by Assessment Rate Range

Quarter Ending March 31, 2025 (dollar figures in billions)

Annual Rate in Basis Points	Number of Institutions	Percent of Total Institutions	Amount of Assessment Base	Percent of Total Assessment Base
2.50 - 5.00	2,627	58.8	$7,954.2	37.3
5.01 - 8.00	1,193	26.7	$11,549.6	54.1
8.01 - 12.00	499	11.2	$1,435.2	6.7
12.01 - 17.00	67	1.5	$76.3	0.4
>17.00	85	1.9	$321.7	1.5

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NOTES TO USERS

This publication contains financial data and other information for depository institutions insured by the Federal Deposit Insurance Corporation (FDIC). These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

TABLES I-A THROUGH VIII-A.

The information presented in Tables I-A through VIII-A of the *FDIC Quarterly Banking Profile* is aggregated for all FDIC-insured Call Report filers, both commercial banks and savings institutions. Some tables are arrayed by groups of FDIC-insured institutions based on predominant types of asset concentration, while other tables aggregate institutions by asset size and geographic region. Quarterly and full-year data are provided for selected indicators, including aggregate condition and income data, performance ratios, condition ratios, and structural changes, as well as past due, noncurrent, and charge-off information for loans outstanding and other assets.

TABLES I-B THROUGH VI-B.

The information presented in Tables I-B through VI-B is aggregated for all FDIC-insured commercial banks and savings institutions meeting the criteria for community banks that were developed for the FDIC's *Community Banking Study*, published in December, 2012: https://www.fdic.gov/resources/community-banking/cbi-study.html.

The determination of which insured institutions are considered community banks is based on five steps.

The first step in defining a community bank is to aggregate all charter-level data reported under each holding company into a single banking organization. This aggregation applies both to balance-sheet measures and the number and location of banking offices. Under the FDIC definition, if the banking organization is designated as a community bank, every charter reporting under that organization is also considered a community bank when working with data at the charter level.

The second step is to exclude any banking organization where more than 50 percent of total assets are held in certain specialty banking charters, including: *credit card specialists, consumer nonbank banks, industrial loan companies, trust companies, bankers' banks*, and banks holding 10 percent or more of total assets in foreign offices.

Once the specialty organizations are removed, the third step involves including organizations that engage in basic banking activities as measured by the total loans-to-assets ratio (greater than 33 percent) and the ratio of core deposits to assets (greater than 50 percent). Core deposits are defined as non-brokered deposits in domestic offices. Analysis of the underlying data shows that these thresholds establish meaningful levels of basic lending and deposit gathering and still allow for a degree of diversity in how individual banks construct their balance sheets.

The fourth step includes organizations that operate within a limited geographic scope. This limitation of scope is used as a proxy measure for a bank's relationship approach to banking. Banks that operate within a limited market area have more ease in managing relationships at a personal level. Under this step, four criteria are applied to each banking organization. They include both a minimum and maximum number of total banking offices, a maximum level of deposits for any one office, and location-based criteria. The limits on the number of and deposits per office are adjusted upward quarterly. For banking offices, banks must have more than one office, and the maximum number of offices is 40 in 1985 and reached 109 in 2025. The maximum level of deposits for any one office is $1.25 billion in deposits in 1985 and reached $11.49 billion in deposits in 2025. The remaining geographic limitations are also based on maximums for the number of states (fixed at 3) and large metropolitan areas (fixed at 2) in which the organization maintains offices. Branch office data are based on the most recent data from the annual June 30 *Summary of Deposits Survey* that are available at the time of publication.

Finally, the definition establishes an asset-size limit, also adjusted upward quarterly and below which the limits on banking activities and geographic scope are waived. The asset-size limit is $250 million in 1985 and reached $2.30 billion in 2025. This final step acknowledges the fact that most of those small banks that are not excluded as specialty banks meet the requirements for banking activities and geographic limits in any event.

SUMMARY OF FDIC RESEARCH DEFINITION OF COMMUNITY BANKING ORGANIZATIONS

Community banks are designated at the level of the banking organization.

(All charters under designated holding companies are considered community banking charters.)

Exclude: Any organization with:

— No loans or no core deposits

— Assets held in foreign branches ≥ 10% of total assets

— More than 50% of assets in certain specialty banks, including:

- credit card specialists
- consumer nonbank banks[1]
- industrial loan companies
- trust companies
- bankers' banks

Include: All remaining banking organizations with:

— Total assets < indexed size threshold[2]

— Total assets ≥ indexed size threshold, where:

- Loan to assets > 33%
- Core deposits to assets > 50%
- More than 1 office but no more than the indexed maximum number of offices.[3]
- Number of large MSAs with offices ≤ 2
- Number of states with offices ≤ 3
- No single office with deposits > indexed maximum branch deposit size.[4]

TABLES I-C THROUGH IV-C.

A separate set of tables (Tables I-C through IV-C) provides comparative quarterly data related to the Deposit Insurance Fund (DIF), problem institutions, failed institutions, estimated FDIC-insured deposits, as well as assessment rate information. Depository institutions that are not insured by the FDIC through the DIF are not included in the *FDIC Quarterly Banking*

[1] Consumer nonbank banks are financial institutions with limited charters that can make commercial loans or take deposits, but not both.
[2] Asset size threshold indexed to equal $250 million in 1985 and $2.30 billion in 2025.
[3] Maximum number of offices indexed to equal 40 in 1985 and 109 in 2025.
[4] Maximum branch deposit size indexed to equal $1.25 billion in 1985 and $11.49 billion in 2025.

Profile. U.S. branches of institutions headquartered in foreign countries and non-deposit trust companies are not included unless otherwise indicated. Efforts are made to obtain financial reports for all active institutions. However, in some cases, final financial reports are not available for institutions that have closed or converted their charters.

DATA SOURCES

The financial information appearing in this publication is obtained primarily from the Federal Financial Institutions Examination Council (FFIEC) *Consolidated Reports of Condition and Income (Call Reports)* and the OTS *Thrift Financial Reports* (TFR) submitted by all FDIC-insured depository institutions. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.) This information is stored on and retrieved from the FDIC's Research Information System (RIS) database.

COMPUTATION METHODOLOGY

Parent institutions are required to file consolidated reports, while their subsidiary financial institutions are still required to file separate reports. Data from subsidiary institution reports are included in the *Quarterly Banking Profile* tables, which can lead to double-counting. No adjustments are made for any double-counting of subsidiary data. Additionally, certain adjustments are made to the OTS *Thrift Financial Reports* to provide closer conformance with the reporting and accounting requirements of the FFIEC *Call Reports.* (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

All condition and performance ratios represent weighted averages, which is the sum of the individual numerator values divided by the sum of individual denominator values. All asset and liability figures used in calculating performance ratios represent average amounts for the period (beginning-of-period amount plus end-of-period amount plus any interim periods, divided by the total number of periods). For "pooling-of-interest" mergers, the assets of the acquired institution(s) are included in average assets, since the year-to-date income includes the results of all merged institutions. No adjustments are made for "purchase accounting" mergers. Growth rates represent the percentage change over a 12-month period in totals for institutions in the base period to totals for institutions in the current period. For the community bank subgroup, growth rates will reflect changes over time in the number and identities of institutions designated as community banks, as well as changes in the assets and liabilities, and income and expenses of group members. Unless indicated otherwise, growth rates are not adjusted for mergers or other changes in the composition of the community bank subgroup. When community bank growth rates are adjusted for mergers, prior period balances used in the calculations represent totals for the current group of community bank reporters, plus prior period amounts for any institutions that were subsequently merged into current community banks.

All data are collected and presented based on the location of each reporting institution's main office. Reported data may include assets and liabilities located outside of the reporting institution's home state. In addition, institutions may relocate across state lines or change their charters, resulting in an inter-regional or inter-industry migration; institutions can move their home offices between regions, savings institutions can convert to commercial banks, or commercial banks may convert to savings institutions.

ACCOUNTING CHANGES

Financial accounting pronouncements by the Financial Accounting Standards Board (FASB) can result in changes in an individual bank's accounting policies and in the Call Reports they submit. Such accounting changes can affect the aggregate amounts presented in the QBP for the current period and the period-to-period comparability of such financial data.

The current quarter's Financial Institution Letter (FIL) and related Call Report supplemental instructions can provide additional explanation to the QBP reader beyond any material accounting changes discussed in the QBP analysis.

https://www.fdic.gov/news/financial-institution-letters/2025/consolidated-reports-condition-and-income-second-quarter

https://www.fdic.gov/bank-financial-reports/current-quarter-call-report-forms-instructions-and-related-materials

Further information on changes in financial statement presentation, income recognition and disclosure is available from the FASB.

https://www.fasb.org/standards

DEFINITIONS (IN ALPHABETICAL ORDER)

All other assets – total cash, balances due from depository institutions, premises, fixed assets, direct investments in real estate, investment in unconsolidated subsidiaries, customers' liability on acceptances outstanding, assets held in trading accounts, federal funds sold, securities purchased with agreements to resell, fair market value of derivatives, prepaid deposit insurance assessments, and other assets.

All other liabilities – bank's liability on acceptances, limited-life preferred stock, allowance for estimated off-balance-sheet credit losses, fair market value of derivatives, and other liabilities.

Assessment base – Effective April 1, 2011, the deposit insurance assessment base changed to "average consolidated total assets minus average tangible equity" with an additional adjustment to the assessment base for banker's banks and custodial banks. Previously, the assessment base consisted of deposit liabilities after exclusions.

Assessment rate schedule – Initial base assessment rates for small institutions (except new institutions) are based on a combination of financial ratios and CAMELS component ratings. Initial rates for large institutions—generally those with at least $10 billion in assets—are also based on CAMELS component ratings and certain financial measures combined into two scorecards—one for most large institutions and another for the remaining very large institutions that are structurally and operationally complex or that pose unique challenges and risks in case of failure (highly complex institutions). The FDIC may take additional information into account to make a limited adjustment to a large institution's scorecard results, which are used to determine a large institution's initial base assessment rate.

Initial rates for small institutions are subject to minimums and maximums based on an institution's CAMELS composite rating.

The current assessment rate schedule became effective January 1, 2023. Under the current schedule, initial base assessment rates range from 5 to 32 basis points. An institution's total base assessment rate may differ from its initial rate due to three possible adjustments: (1) Unsecured Debt Adjustment: An institution's rate may decrease by up to 5 basis points for unsecured debt. The unsecured debt adjustment cannot exceed the lesser of 5 basis points or

50 percent of an institution's initial base assessment rate (IBAR). Thus, for example, an institution with an IBAR of 5 basis points would have a maximum unsecured debt adjustment of 2.5 basis points and could not have a total base assessment rate lower than 2.5 basis points. (2) Depository Institution Debt Adjustment: For institutions that hold long-term unsecured debt issued by another insured depository institution, a 50 basis point charge is applied to the amount of such debt held in excess of 3 percent of an institution's Tier 1 capital. (3) Brokered Deposit Adjustment: Rates for large institutions that are not well capitalized or do not have a composite CAMELS rating of 1 or 2 may increase (not to exceed 10 basis points) if their brokered deposits exceed 10 percent of domestic deposits.

The assessment rate schedule effective January 1, 2023, is shown in the following table:

Total Base Assessment Rates*

	Established Small Banks			Large and Highly Complex Institutions
	CAMELS Composite			
	1 or 2	3	4 or 5	
Initial Base Assessment Rate	5 to 18	8 to 32	18 to 32	5 to 32
Unsecured Debt Adjustment	-5 to 0	-5 to 0	-5 to 0	-5 to 0
Brokered Deposit Adjustment	N/A	N/A	N/A	0 to 10
Total Base Assessment Rate	2.5 to 18	4 to 32	13 to 32	2.5 to 42

* All amounts for all categories are in basis points annually. Total base rates that are not the minimum or maximum rate will vary between these rates. Total base assessment rates do not include the depository institution debt adjustment.

Each institution is assigned a risk-based rate for a quarterly assessment period near the end of the quarter following the assessment period. Payment is generally due on the 30th day of the last month of the quarter following the assessment period. Supervisory rating changes are effective for assessment purposes as of the examination transmittal date.

Assets securitized and sold – total outstanding principal balance of assets securitized and sold with servicing retained or other seller-provided credit enhancements.

Capital Purchase Program (CPP) – As announced in October 2008 under the TARP, the Treasury Department purchase of noncumulative perpetual preferred stock and related warrants that is treated as Tier 1 capital for regulatory capital purposes is included in "Total equity capital." Such warrants to purchase common stock or noncumulative preferred stock issued by publicly-traded banks are reflected as well in "Surplus." Warrants to purchase common stock or noncumulative preferred stock of not-publicly-traded bank stock are classified in a bank's balance sheet as "Other liabilities."

Common equity Tier 1 capital ratio – ratio of common equity Tier 1 capital to risk-weighted assets. Common equity Tier 1 capital includes common stock instruments and related surplus, retained earnings, accumulated other comprehensive income (AOCI), and limited amounts of common equity Tier 1 minority interest, minus applicable regulatory adjustments and deductions. Items that are fully deducted from common equity Tier 1 capital include goodwill, other intangible assets (excluding mortgage servicing assets) and certain deferred tax assets; items that are subject to limits in common equity Tier 1 capital include mortgage servicing assets, eligible deferred tax assets, and certain significant investments. Beginning March 2020, this ratio does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.

Construction and development loans – includes loans for all property types under construction, as well as loans for land acquisition and development.

Core capital – common equity capital plus noncumulative perpetual preferred stock plus minority interest in consolidated subsidiaries, less goodwill and other ineligible intangible assets. The amount of eligible intangibles (including servicing rights) included in core capital is limited in accordance with supervisory capital regulations.

Cost of funding earning assets – total interest expense paid on deposits and other borrowed money as a percentage of average earning assets.

Credit enhancements – techniques whereby a company attempts to reduce the credit risk of its obligations. Credit enhancement may be provided by a third party (external credit enhancement) or by the originator (internal credit enhancement), and more than one type of enhancement may be associated with a given issuance.

Deposit Insurance Fund (DIF) – the Bank (BIF) and Savings Association (SAIF) Insurance Funds were merged in 2006 by the Federal Deposit Insurance Reform Act to form the DIF.

Deposits liabilities after exclusions – amount equal to gross total deposit liabilities meeting the statutory definition of a deposit in Section 3(l) of the Federal Deposit Insurance Act, before deducting allowable exclusions. Deposit liabilities after exclusions may differ from amounts reported for total deposits or total domestic deposits due to adjustments made to align with the determination of deposit insurance coverage in the event of a bank failure, including reporting based on an unconsolidated single FDIC certificate number basis.

Derivatives notional amount – the notional, or contractual, amounts of derivatives represent the level of involvement in the types of derivatives transactions and are not a quantification of market risk or credit risk. Notional amounts represent the amounts used to calculate contractual cash flows to be exchanged.

Derivatives credit equivalent amount – the fair value of the derivative plus an additional amount for potential future credit exposure based on the notional amount, the remaining maturity and type of the contract.

Derivatives transaction types:

Futures and forward contracts – contracts in which the buyer agrees to purchase and the seller agrees to sell, at a specified future date, a specific quantity of an underlying variable or index at a specified price or yield. These contracts exist for a variety of variables or indices, (traditional agricultural or physical commodities, as well as currencies and interest rates). Futures contracts are standardized and are traded on organized exchanges which set limits on counterparty credit exposure. Forward contracts do not have standardized terms and are traded over the counter.

Option contracts – contracts in which the buyer acquires the right to buy from or sell to another party some specified amount of an underlying variable or index at a stated price (strike price) during a period or on a specified future date, in return for compensation (such as a fee or premium).

The seller is obligated to purchase or sell the variable or index at the discretion of the buyer of the contract.

Swaps – obligations between two parties to exchange a series of cash flows at periodic intervals (settlement dates), for a specified period. The cash flows of a swap are either fixed, or determined for each settlement date by multiplying the quantity (notional principal) of the underlying variable or index by specified reference rates or prices. Except for currency swaps, the notional principal is used to calculate each payment but is not exchanged.

Derivatives underlying risk exposure – the potential exposure characterized by the level of banks' concentration in particular underlying instruments, in general. Exposure can result from market risk, credit risk, and operational risk, as well as, interest rate risk.

Domestic deposits to total assets – total domestic office deposits as a percent of total assets on a consolidated basis.

Earning assets – all loans and other investments that earn interest or dividend income.

Efficiency ratio – noninterest expense less amortization of intangible assets as a percent of net interest income plus noninterest income. This ratio measures the proportion of net operating revenues that are absorbed by overhead expenses, so that a lower value indicates greater efficiency.

Estimated insured deposits – In general, insured deposits are total deposit liabilities after exclusions minus estimated uninsured deposits. Beginning September 30, 2009, insured deposits reflect an increase in the FDIC's standard maximum deposit insurance amount from $100,000 to $250,000. From December 31, 2010, through December 31, 2012, insured deposits also include all funds held in noninterest-bearing transaction accounts, without limit.

Estimated uninsured deposits – In general, institutions with $1 billion or more in total assets report estimated uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid. For institutions that do not report estimated uninsured deposits, the FDIC calculates this amount as the amount of deposit and retirement accounts with balances greater than the standard maximum deposit insurance amount (SMDIA), currently $250,000, minus the portion that is insured. The amount that is insured is estimated by multiplying the number of accounts with balances greater than the SMDIA, as reported on the Call Report, by the SMDIA. For example, under the current SMDIA, if an institution reports a number and amount of deposit and retirement accounts with balances greater than $250,000 of 1,000 and $500 million, respectively, estimated uninsured deposits as calculated by the FDIC would equal $250 million ($500,000,000 – 1,000 * $250,000).

Failed/assisted institutions – An institution fails when regulators take control of the institution, placing the assets and liabilities into a bridge bank, conservatorship, receivership, or another healthy institution. This action may require the FDIC to provide funds to cover losses. An institution is defined as "assisted" when the institution remains open and receives assistance in order to continue operating.

Fair Value – the valuation of various assets and liabilities on the balance sheet—including trading assets and liabilities, available-for-sale securities, loans held for sale, assets and liabilities accounted for under the fair value option, and foreclosed assets—involves the use of fair values. During periods of market stress, the fair values of some financial instruments and nonfinancial assets may decline.

FHLB advances – all borrowings by FDIC-insured institutions from the Federal Home Loan Bank System (FHLB), as reported by Call Report filers, and by TFR filers prior to March 31, 2012.

Goodwill and other intangibles – Intangible assets include servicing rights, purchased credit card relationships, and other identifiable intangible assets. Goodwill is the excess of the purchase price over the fair market value of the net assets acquired, less subsequent impairment adjustments. Other intangible assets are recorded at fair value, less subsequent quarterly amortization and impairment adjustments.

Liquidity ratio – liquid assets to total assets. Liquid assets include cash, federal funds sold, securities purchased under agreements to resell, and securities (including unrealized gains/losses on securities) less pledged securities.

Loans secured by real estate – includes home equity loans, junior liens secured by 1-4 family residential properties, and all other loans secured by real estate.

Loans to individuals – includes outstanding credit card balances and other secured and unsecured consumer loans.

Long-term assets (5+ years) – loans and debt securities with remaining maturities or repricing intervals of over five years.

Maximum credit exposure – the maximum contractual credit exposure remaining under recourse arrangements and other seller-provided credit enhancements provided by the reporting bank to securitizations.

Mortgage-backed securities – certificates of participation in pools of residential mortgages and collateralized mortgage obligations issued or guaranteed by government-sponsored or private enterprises. Also, see "Securities," below.

Net charge-offs – total loans and leases charged off (removed from balance sheet because of uncollectability), less amounts recovered on loans and leases previously charged off.

Net interest margin – the difference between interest and dividends earned on interest-bearing assets and interest paid to depositors and other creditors, expressed as a percentage of average earning assets. No adjustments are made for interest income that is tax exempt.

Net loans to total assets – loans and lease financing receivables, net of unearned income, allowance and reserves, as a percent of total assets on a consolidated basis.

Net operating income – income excluding discretionary transactions such as gains (or losses) on the sale of investment securities and extraordinary items. Income taxes subtracted from operating income have been adjusted to exclude the portion applicable to securities gains (or losses).

Noncurrent assets – the sum of loans, leases, debt securities, and other assets that are 90 days or more past due, or in nonaccrual status.

Noncurrent loans & leases – the sum of loans and leases 90 days or more past due, and loans and leases in nonaccrual status.

Number of institutions reporting – the number of institutions that actually filed a financial report.

New reporters – insured institutions filing quarterly financial reports for the first time.

Other borrowed funds – federal funds purchased, securities sold with agreements to repurchase, demand notes issued to the U.S. Treasury, FHLB advances, other borrowed money, mortgage indebtedness, obligations under capitalized leases and trading liabilities, less revaluation losses on assets held in trading accounts.

Other real estate owned – primarily foreclosed property. Direct and indirect investments in real estate ventures are excluded. The amount is reflected net of valuation allowances. For institutions that filed a *Thrift Financial Report* (TFR), the valuation allowance subtracted also includes allowances for other repossessed assets. Also, for TFR filers the components of other real estate owned are reported gross of valuation allowances. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

Percent of institutions with earnings gains – the percent of institutions that increased their net income (or decreased their losses) compared to the same period a year earlier.

"Problem" institutions – Federal regulators assign a composite rating to each financial institution, based upon an evaluation of financial and operational criteria. The rating is based on a scale of 1 to 5 in ascending order of supervisory concern. "Problem" institutions are rated either a "4" or "5," depending upon the degree of risk and supervisory concern. The number of "problem" institutions is based on FDIC composite ratings. Prior to March 31, 2008, for institutions whose primary federal regulator was the OTS, the OTS composite rating was used.

Recourse – an arrangement in which a bank retains, in form or in substance, any credit risk directly or indirectly associated with an asset it has sold (in accordance with generally accepted accounting principles) that exceeds a pro rata share of the bank's claim on the asset. If a bank has no claim on an asset it has sold, then the retention of any credit risk is recourse.

Reserves for losses – the allowance for loan and lease losses on a consolidated basis.

Restructured loans and leases – loan and lease financing receivables with terms restructured from the original contract. Excludes restructured loans and leases that are not in compliance with the modified terms.

Retained earnings – net income less cash dividends on common and preferred stock for the reporting period.

Return on assets – bank net income (including gains or losses on securities and extraordinary items) as a percentage of average total (consolidated) assets. The basic yardstick of bank profitability.

Return on equity – bank net income (including gains or losses on securities and extraordinary items) as a percentage of average total equity capital.

Risk-weighted assets – assets adjusted for risk-based capital definitions which include on-balance-sheet as well as off-balance-sheet items multiplied by risk-weights that range from zero to 200 percent. A conversion factor is used to assign a balance sheet equivalent amount for selected off-balance-sheet accounts.

Securities – excludes securities held in trading accounts. Banks' securities portfolios consist of securities designated as "held-to-maturity" (reported at amortized cost (book value)), securities designated as "available-for-sale" (reported at fair (market) value), and equity securities with readily determinable fair values not held for trading.

Securities gains (losses) – realized gains (losses) on held-to-maturity and available-for-sale securities, before adjustments for income taxes. *Thrift Financial Report* (TFR) filers also include gains (losses) on the sales of assets held for sale. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

Seller's interest in institution's own securitizations – the reporting bank's ownership interest in loans and other assets that have been securitized, except an interest that is a form of recourse or other seller-provided credit enhancement. Seller's interests differ from the securities issued to investors by the securitization structure. The principal amount of a seller's interest is generally equal to the total principal amount of the pool of assets included in the securitization structure less the principal amount of those assets attributable to investors, i.e., in the form of securities issued to investors.

Small Business Lending Fund – The Small Business Lending Fund (SBLF) was enacted into law in September 2010 as part of the Small Business Jobs Act of 2010 to encourage lending to small businesses by providing capital to qualified community institutions with assets of less than $10 billion. The SBLF Program is administered by the U.S. Treasury Department (https://home.treasury.gov/policy-issues/small-business-programs/small-business-lending-fund).

Under the SBLF Program, the Treasury Department purchased noncumulative perpetual preferred stock from qualifying depository institutions and holding companies (other than Subchapter S and mutual institutions). When this stock has been issued by a depository institution, it is reported as "Perpetual preferred stock and related surplus." For regulatory capital purposes, this noncumulative perpetual preferred stock qualifies as a component of Tier 1 capital. Qualifying Subchapter S corporations and mutual institutions issue unsecured subordinated debentures to the Treasury Department through the SBLF. Depository institutions that issued these debentures report them as "Subordinated notes and debentures." For regulatory capital purposes, the debentures are eligible for inclusion in an institution's Tier 2 capital in accordance with their primary federal regulator's capital standards. To participate in the SBLF Program, an institution with outstanding securities issued to the Treasury Department under the Capital Purchase Program (CPP) was required to refinance or repay in full the CPP securities at the time of the SBLF funding. Any outstanding warrants that an institution issued to the Treasury Department under the CPP remain outstanding after the refinancing of the CPP stock through the SBLF Program unless the institution chooses to repurchase them.

Subchapter S corporation – A Subchapter S corporation is treated as a pass-through entity, similar to a partnership, for federal income tax purposes. It is generally not subject to any federal income taxes at the corporate level. This can have the effect of reducing institutions' reported taxes and increasing their after-tax earnings.

Trust assets – market value, or other reasonably available value of fiduciary and related assets, to include marketable securities, and other financial and physical assets. Common physical assets held in fiduciary accounts include real estate, equipment, collectibles, and household goods. Such fiduciary assets are not included in the assets of the financial institution.

Unearned income and contra accounts – unearned income for *Call Report* filers only.

Unused loan commitments – includes credit card lines, home equity lines, commitments to make loans for construction, loans secured by commercial real estate, and unused commitments to originate or purchase loans. (Excluded are commitments after June 2003 for originated mortgage loans held for sale, which are accounted for as derivatives on the balance sheet.)

Yield on earning assets – total interest, dividend, and fee income earned on loans and investments as a percentage of average earning assets.