

2025 QUARTER 3

FEDERAL DEPOSIT INSURANCE CORPORATION

Quarterly Banking Profile

FDIC



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2025 QUARTER 3

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: THIRD QUARTER 2025

Net income for the 4,379 FDIC-insured commercial banks and savings institutions totaled \$79.3 billion, up \$9.4 billion (13.5 percent) from the prior quarter. The quarterly increase in net income was driven by lower provision expenses and higher net interest income, which were offset by higher income taxes and higher noninterest expense. The quarterly decrease in provision expense was largely attributable to the acquisition of one large bank in the prior quarter. Absent this large provision expense, net income would still have increased due to higher net interest and noninterest income. The banking industry reported an aggregate return on assets (ROA) ratio of 1.27 percent in third quarter 2025, up from 1.13 percent in second quarter 2025 and 1.09 percent in third quarter 2024. See page 1.

COMMUNITY BANK PERFORMANCE

Community banks—which represent 90 percent of insured institutions—reported quarterly net income of \$8.4 billion in third quarter 2025, an increase of \$756.9 million (9.9 percent) from the previous quarter. Higher net interest and noninterest income more than offset higher noninterest expense. The pretax return on assets ratio at community banks increased 13 basis points from the prior quarter and increased 25 basis points from one year earlier to 1.46 percent. Nearly two-thirds (63.9 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 \$4.8 billion to \$150.1 billion. The rise in the DIF was primarily driven by assessment income of \$3.3 billion. Interest earned on securities, negative provisions, and unrealized gains on securities also contributed a combined \$2.1 billion to the fund during the quarter. These gains were partially offset by operating expenses of \$0.6 billion. There were no institutions that failed during the third quarter. The DIF's reserve ratio was 1.40 percent on September 30, 2025, up 4 basis points from the previous quarter and 15 basis points higher than the previous year. See page 29.

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INSURED INSTITUTION PERFORMANCE

Net Income Increased from the Prior Quarter, Led by Lower Provision Expense and Higher Net Interest Income

Net Interest Margin Increased from the Prior Quarter

Loan Growth Continued from the Prior Quarter

Domestic Deposits Increased for the Fifth Consecutive Quarter

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

The Deposit Insurance Fund Reserve Ratio Increased 4 Basis Points to 1.40 Percent

NET INCOME INCREASED FROM THE PRIOR QUARTER, LED BY LOWER PROVISION EXPENSE AND HIGHER NET INTEREST INCOME

For the 4,379 FDIC-insured commercial banks and savings institutions, quarterly net income totaled \$79.3 billion in the third quarter, up \$9.4 billion (13.5 percent) from the prior quarter. The banking industry reported an aggregate return on assets of 1.27 percent in third quarter 2025, up from 1.13 percent in second quarter 2025 and 1.09 percent in the year-ago quarter. The quarterly increase in net income was driven by lower provision expense (down \$9.2 billion, or 30.7 percent) and higher net interest income (up \$7.6 billion, or 4.2 percent), which were offset by higher income taxes (up \$5.0 billion, or 30.1 percent) and higher noninterest expense (up \$2.9 billion, or 1.9 percent). The quarterly decrease in provision expense was largely attributable to the acquisition of one large bank in the prior quarter. Absent this large provision expense, net income still would have increased, as the industry experienced a \$7.6 billion increase in net interest income and a \$1.1 billion increase in noninterest income.

Chart 1

Quarterly Net Income

All FDIC-Insured Institutions

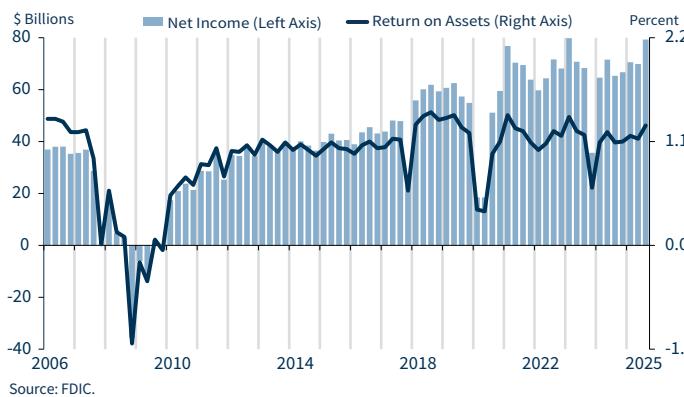
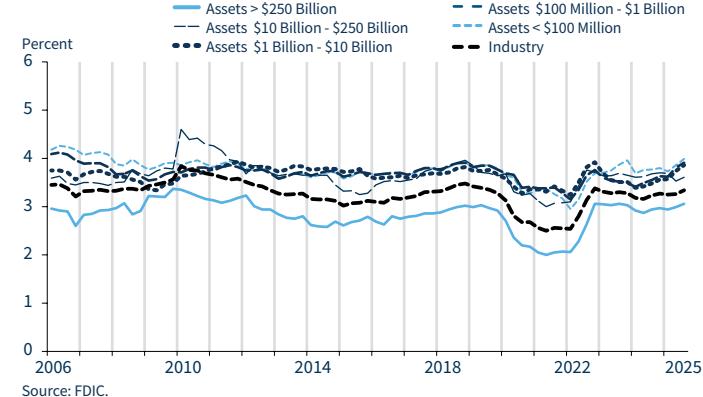


Chart 2

Quarterly Net Interest Margin

All FDIC-Insured Institutions





NET INTEREST MARGIN INCREASED FROM THE PRIOR QUARTER

The yield on earning assets rose 11 basis points during the quarter, while the cost of funds increased 2 basis points, resulting in a 9 basis point increase in the industry's net interest margin (NIM). At 3.34 percent, industry NIM is above the pre-pandemic average of 3.25 percent.¹

NET OPERATING REVENUE INCREASED IN THE THIRD QUARTER

Net operating revenue (net interest income plus noninterest income) increased \$8.7 billion (3.3 percent) quarter over quarter to \$275.1 billion on higher net interest income and higher noninterest income. Quarter over quarter, increases in total interest income (up \$10.8 billion, or 3.5 percent), driven by increases in credit card loan income, outpaced increases in interest expense. Noninterest income rose \$1.1 billion (1.3 percent) from the previous quarter, predominantly due to higher trading revenue.

Net operating revenue increased \$21.6 billion (8.5 percent) year over year as net interest income increased \$13.2 billion and noninterest income increased \$8.5 billion. Higher trading revenue drove the annual increase in noninterest income.

Chart 3

Change in Quarterly Credit Loss Provisions

All FDIC-Insured Institutions

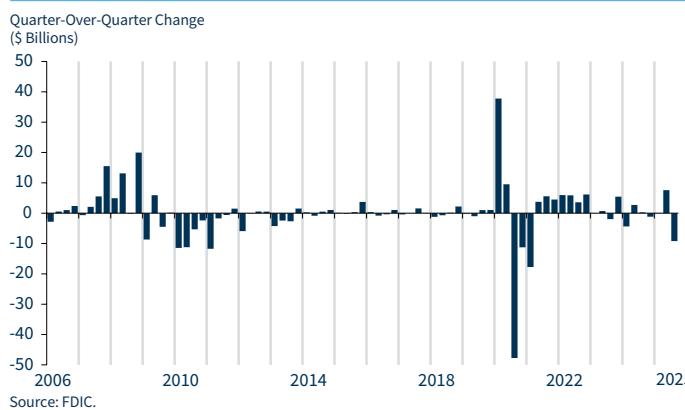
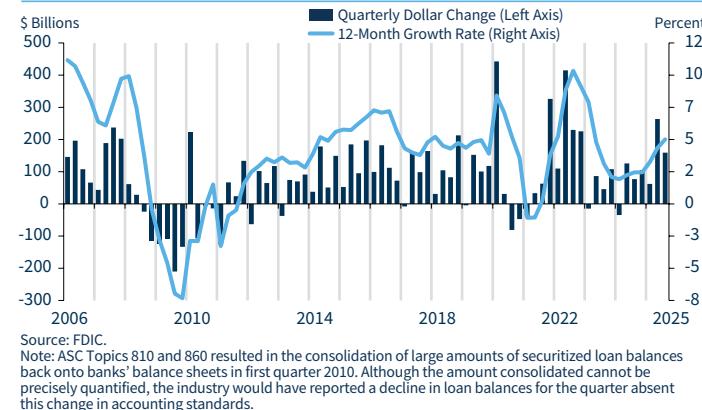


Chart 4

Quarterly Change in Loan Balances

All FDIC-Insured Institutions



¹The “pre-pandemic average” in this statement is calculated as the average from first quarter 2015 through fourth quarter 2019.



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

Noninterest expense increased \$2.9 billion (1.9 percent) from the prior quarter and \$7.5 billion (5.2 percent) from a year earlier to \$152.3 billion. The quarterly increase was led by all other noninterest expense, which rose \$1.6 billion (2.6 percent).² The annual increase was attributable to higher salaries and employee benefits (up \$3.6 billion, or 5.1 percent). The efficiency ratio (noninterest expense as a share of net operating revenue) declined from 55.6 percent in second quarter 2025 to 54.7 percent in third quarter 2025.

PROVISION EXPENSE DECREASED FROM THE PREVIOUS QUARTER AND ONE YEAR EARLIER

Quarterly provision expense totaled \$20.8 billion in the third quarter, down \$9.2 billion (30.7 percent) from the previous quarter and \$2.8 billion (11.7 percent) from one year earlier. The decrease was largely attributable to the acquisition of one large bank in the prior quarter, 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 178.4 percent in the third quarter, a decrease from 179.4 in the previous quarter, as the allowance for credit losses increased at a slower pace than noncurrent loan balances.

Chart 5

Quarterly Change in Domestic Deposits

All FDIC-Insured Institutions

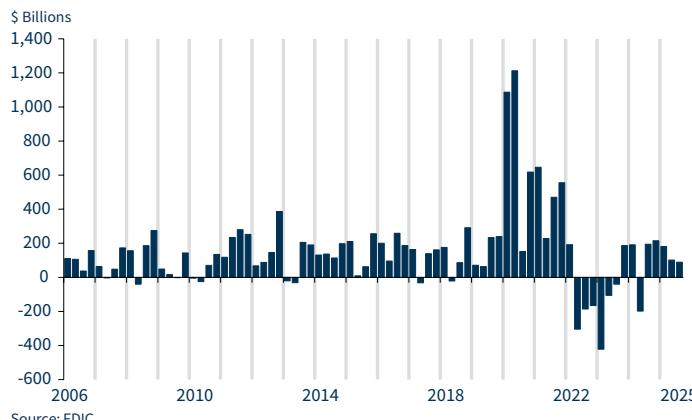
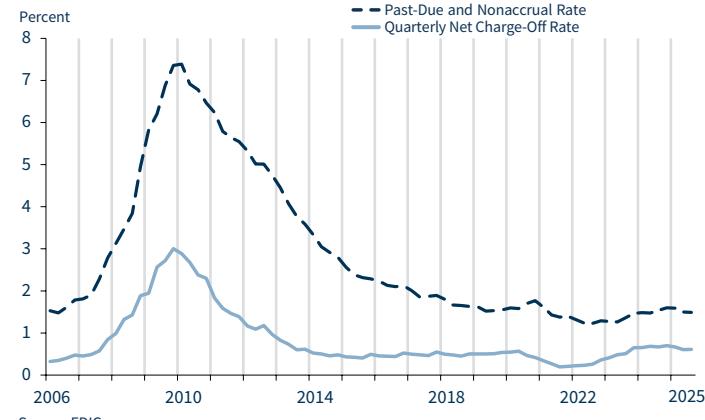


Chart 6

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

All FDIC-Insured Institutions



²“All other noninterest expense” includes expenses related to data processing, advertising and marketing, legal fees, and consulting and advisory fees.



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

Past-due and nonaccrual (PDNA) loans, or loans that are 30 or more days past due or in nonaccrual status, remained the same as the prior quarter at 1.49 percent of total loans. The industry's PDNA ratio is still well below the pre-pandemic average of 1.94 percent. The PDNA rates for non-owner-occupied commercial real estate (CRE), multifamily CRE, auto loans, and credit card portfolios remain well above their pre-pandemic averages.

The industry's net charge-off rate increased 1 basis point to 0.61 percent from the prior quarter but is 5 basis points lower than the year-ago quarter. The third quarter rate is 13 basis points above the pre-pandemic average, but significantly below the peaks during the Great Financial Crisis. Most portfolios have net charge-off rates above their pre-pandemic averages.

UNREALIZED LOSSES ON SECURITIES DECREASED BOTH QUARTERLY AND ANNUALLY

Unrealized losses on securities decreased \$58.2 billion (14.7 percent) from the prior quarter and \$26.9 billion (7.4 percent) from the year-ago quarter to \$337.1 billion.³ Unrealized losses on available-for-sale securities were \$115.4 billion, down \$28.3 billion (19.7 percent) from the prior quarter and down \$23.3 billion (16.8 percent) from the year-ago quarter. Unrealized losses on held-to-maturity securities were \$221.8 billion, down \$29.9 billion (11.9 percent) from the prior quarter and down \$3.6 million (1.6 percent) from the year-ago quarter.

Chart 7

Unrealized Gains (Losses) on Investment Securities



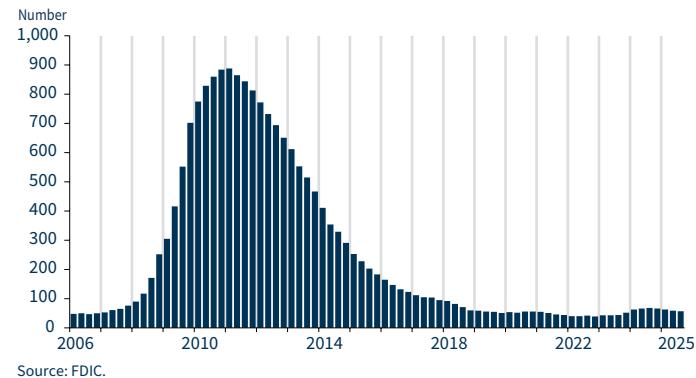
Source: FDIC.

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.

³Unrealized 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).



BANKING INDUSTRY ASSETS INCREASED IN THIRD QUARTER 2025

The banking industry reported total assets of \$25.1 trillion in the third quarter, an increase of \$124.6 billion (0.5 percent) from the prior quarter and \$901 billion (3.7 percent) from the year-ago quarter. The quarterly increase was led by higher total loans and leases (up \$159.0 billion, or 1.2 percent), higher assets in trading accounts (up \$63.8 billion, or 5.5 percent), and higher securities (up \$59.0 billion, or 1.0 percent). The increase in total assets was partially offset by a decline in cash and balance due from depository institutions (down \$140.2 billion, or 5.3 percent). On an annual basis, growth in total loans and leases (up \$589.8 billion, or 4.7 percent), assets in trading accounts (up \$215.9 billion, or 21.6 percent), and securities (up \$177.4 billion, or 3.2 percent) drove the increase.

LOAN GROWTH CONTINUED FROM THE PRIOR QUARTER

Total loan and lease balances increased \$159.0 billion (1.2 percent) from the prior quarter to \$13.2 trillion. The largest portfolio increases were reported in loans to non-depository financial institutions and loans to purchase or carry securities, including margin loans. While growth in these portfolios was in part due to continued reclassifications following changes to how certain loan products should be reported, organic growth and growth in consumer and nonfarm nonresidential CRE portfolios also contributed to the increase. The industry's annual rate of loan growth in the third quarter was 4.7 percent, below the pre-pandemic average of 4.9 percent.

DOMESTIC DEPOSITS INCREASED FOR THE FIFTH CONSECUTIVE QUARTER

Domestic deposits increased \$92.2 billion (0.5 percent) from second quarter 2025, rising for a fifth consecutive quarter. Interest-bearing deposits increased while noninterest-bearing deposits remained relatively unchanged from the prior quarter. Estimated uninsured domestic deposits drove the increase in domestic deposits, increasing \$88.6 billion (1.1 percent) during the quarter.

EQUITY CAPITAL ROSE FROM THE PRIOR QUARTER

Equity capital increased \$43.4 billion (1.7 percent) from the prior quarter to \$2.6 trillion. The quarterly increase was led by a decline in unrealized losses on available-for-sale securities of \$28.3 billion. The leverage capital ratio decreased 3 basis points from second quarter 2025 to 9.33 percent.



THE NUMBER OF PROBLEM BANKS DECREASED IN THE THIRD QUARTER

The number of banks on the FDIC's "Problem Bank List" decreased by a net of two in the third quarter to 57 banks.⁴ The number of problem banks represented 1.3 percent of total banks in the third quarter, which is in the normal range of 1 to 2 percent for non-crisis periods.

THE DEPOSIT INSURANCE FUND RESERVE RATIO INCREASED 4 BASIS POINTS TO 1.40 PERCENT

In the third quarter, the Deposit Insurance Fund balance increased \$4.8 billion to \$150.1 billion. The reserve ratio increased 4 basis points during the quarter to 1.40 percent.

THE TOTAL NUMBER OF INSURED INSTITUTIONS DECLINED

The total number of FDIC-insured institutions declined by 42 during the third quarter to 4,379. Four banks were sold to non-FDIC-insured institutions and 38 institutions merged with other banks.

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⁴Banks on the FDIC's "Problem Bank List" have a CAMELS composite rating of "4" or "5." It is common for banks to be added to or removed from this list each quarter.

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

	2025**	2024**	2024	2023	2022	2021	2020
Return on assets (%)	1.19	1.12	1.12	1.09	1.11	1.23	0.72
Return on equity (%)	11.74	11.45	11.37	11.38	11.81	12.21	6.85
Core capital (leverage) ratio (%)	9.33	9.34	9.28	9.13	8.97	8.73	8.82
Noncurrent assets plus other real estate owned to assets (%)	0.53	0.52	0.55	0.47	0.39	0.44	0.61
Net charge-offs to loans (%)	0.62	0.67	0.68	0.52	0.27	0.25	0.50
Asset growth rate (%)	3.72	3.43	1.84	0.30	-0.52	8.46	17.29
Net interest margin (%)	3.27	3.19	3.22	3.30	2.95	2.54	2.82
Net operating income growth (%)	11.28	-11.54	2.24	-1.33	-3.73	96.90	-38.77
Number of institutions reporting	4,379	4,517	4,487	4,587	4,706	4,839	5,002
Commercial banks	3,848	3,967	3,942	4,028	4,127	4,232	4,375
Savings institutions	531	550	545	559	579	607	627
Percentage of unprofitable institutions (%)	5.14	6.58	7.00	5.49	3.55	3.10	4.70
Number of problem institutions	57	68	66	52	39	44	56
Number of failed institutions	2	1	2	5	0	0	4

* Excludes insured branches of foreign banks (IBAs).

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



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

(dollar figures in millions)	3rd Quarter 2025	2nd Quarter 2025	3rd Quarter 2024	%Change 24Q3-25Q3		
Number of institutions reporting	4,379	4,421	4,517	-3.1		
Total employees (full-time equivalent)	2,047,338	2,061,785	2,054,997	-0.4		
CONDITION DATA						
Total assets	\$25,113,208	\$24,988,638	\$24,212,100	3.7		
Loans secured by real estate	6,086,983	6,056,891	5,999,355	1.5		
1-4 Family residential mortgages	2,630,839	2,620,926	2,595,390	1.4		
Nonfarm nonresidential	1,879,924	1,866,059	1,839,933	2.2		
Construction and development	462,984	469,063	490,691	-5.6		
Home equity lines	294,661	289,771	277,140	6.3		
Commercial & industrial loans	2,375,823	2,382,395	2,496,852	-4.8		
Loans to individuals	2,029,013	2,005,111	2,127,393	-4.6		
Credit cards	1,151,168	1,141,110	1,115,934	3.2		
Farm loans	88,569	86,387	85,019	4.2		
Other loans & leases	2,630,156	2,520,916	1,911,923	37.6		
Less: Unearned income	823	958	655	25.6		
Total loans & leases	13,209,721	13,050,742	12,619,885	4.7		
Less: Reserve for losses*	224,494	224,322	222,672	0.8		
Net loans and leases	12,985,227	12,826,420	12,397,213	4.7		
Securities**	5,741,042	5,682,024	5,563,687	3.2		
Other real estate owned	4,170	4,107	3,403	22.5		
Goodwill and other intangibles	445,004	444,790	416,702	6.8		
All other assets	5,937,765	6,031,298	5,831,095	1.8		
Total liabilities and capital	25,113,208	24,988,638	24,212,100	3.7		
Deposits	19,749,838	19,663,931	19,066,306	3.6		
Domestic office deposits	18,119,384	18,029,946	17,533,138	3.3		
Foreign office deposits	1,630,455	1,633,986	1,533,168	6.3		
Other borrowed funds	1,930,825	1,944,188	1,844,338	4.7		
Subordinated debt	47,093	48,738	56,258	-16.3		
All other liabilities	805,790	795,441	805,982	0.0		
Total equity capital (includes minority interests)	2,579,662	2,536,339	2,439,216	5.8		
Bank equity capital	2,576,936	2,533,561	2,436,809	5.8		
Loans and leases 30-89 days past due	71,562	70,390	73,674	-2.9		
Noncurrent loans and leases	125,823	125,072	120,497	4.4		
Past-due and nonaccrual loans and leases	197,385	195,462	194,171	1.7		
Restructured loans and leases	54,274	57,551	47,894	13.3		
Mortgage-backed securities	2,998,779	3,000,047	2,977,378	0.7		
Earning assets	22,785,191	22,641,606	22,001,836	3.6		
FHLB Advances	430,681	477,960	510,605	-15.7		
Unused loan commitments	10,429,606	10,186,468	10,007,799	4.2		
Trust assets	40,308,415	38,740,885	36,339,175	10.9		
Assets securitized and sold	378,033	388,397	446,363	-15.3		
Notional amount of derivatives	235,479,561	227,097,554	222,148,902	6.0		
INCOME DATA	First Three Qtrs 2025	First Three Qtrs 2024	%Change	3rd Quarter 2025	3rd Quarter 2024	%Change 24Q3-25Q3
Total interest income	\$927,533	\$950,461	-2.4	\$320,208	\$324,133	-1.2
Total interest expense	381,961	430,896	-11.4	130,621	147,726	-11.6
Net interest income	545,572	519,565	5.0	189,587	176,407	7.5
Provision for credit losses***	72,061	67,456	6.8	20,818	23,571	-11.7
Total noninterest income	252,850	233,350	8.4	85,478	77,014	11.0
Total noninterest expense	448,222	435,187	3.0	152,303	144,821	5.2
Securities gains (losses)	-3,218	-2,859	-12.6	-1,016	-2,380	57.3
Applicable income taxes	56,153	50,744	10.7	21,537	17,255	24.8
Extraordinary gains, net****	-6	5,076	-100.1	-3	3	-199.9
Total net income (includes minority interests)	218,762	201,745	8.4	79,389	65,396	21.4
Bank net income	218,508	201,430	8.5	79,294	65,302	21.4
Net charge-offs	59,247	62,505	-5.2	20,133	20,929	-3.8
Cash dividends	157,506	123,542	27.5	60,976	50,470	20.8
Retained earnings	61,003	77,888	-21.7	18,318	14,832	23.5
Net operating income	221,529	199,065	11.3	80,167	67,391	19.0

* 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



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

THIRD QUARTER (The way it is...)	All Insured Institutions	Asset Concentration Groups*									
		Credit Card Banks	Inter- national 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	4,379	9	5	955	2,435	317	33	162	385	78	
Commercial banks	3,848	8	5	944	2,200	103	30	147	344	67	
Savings institutions	531	1	0	11	235	214	3	15	41	11	
Total assets (in billions)	\$25,113.2	\$1,052.1	\$6,559.8	\$306.6	\$7,434.3	\$533.9	\$281.8	\$33.0	\$89.9	\$8,821.9	
Commercial banks	23,937.0	941.5	6,559.8	299.3	6,959.8	118.2	280.7	30.8	78.8	8,668.1	
Savings institutions	1,176.2	110.6	0.0	7.3	474.5	415.7	1.1	2.2	11.1	153.8	
Total deposits (in billions)	19,749.8	808.7	4,821.4	257.0	6,106.5	448.2	230.0	26.2	77.1	6,974.7	
Commercial banks	18,791.7	726.1	4,821.4	253.3	5,729.8	98.0	229.1	25.0	67.9	6,841.1	
Savings institutions	958.1	82.6	0.0	3.7	376.7	350.2	0.9	1.2	9.3	133.6	
Bank net income (in millions)	79,294	6,991	19,190	1,092	21,587	1,626	1,047	275	396	27,089	
Commercial banks	75,475	5,983	19,190	1,017	20,539	356	1,046	135	377	26,834	
Savings institutions	3,818	1,008	0	75	1,048	1,270	1	141	20	255	
Performance Ratios (annualized, %)											
Yield on earning assets	5.65	12.90	5.32	5.89	5.73	3.65	8.09	4.67	5.41	5.00	
Cost of funding earning assets	2.30	3.20	2.59	2.05	2.11	1.37	3.37	1.08	1.62	2.19	
Net interest margin	3.34	9.70	2.73	3.84	3.61	2.28	4.72	3.59	3.79	2.80	
Noninterest income to assets	1.37	4.27	1.69	0.53	0.87	1.16	1.47	7.25	1.43	1.21	
Noninterest expense to assets	2.44	7.29	2.25	2.36	2.41	1.84	2.87	6.21	2.95	2.02	
Credit loss provision to assets**	0.33	2.27	0.33	0.10	0.22	0.01	0.97	0.14	0.09	0.21	
Net operating income to assets	1.28	2.64	1.16	1.46	1.22	1.20	1.51	3.25	1.79	1.24	
Pretax return on assets	1.61	3.53	1.55	1.64	1.48	1.52	1.98	4.27	1.94	1.52	
Return on assets	1.27	2.66	1.17	1.44	1.17	1.22	1.51	3.36	1.78	1.23	
Return on equity	12.43	19.67	13.37	13.95	10.45	12.33	15.45	19.68	16.98	12.27	
Net charge-offs to loans and leases	0.61	3.41	0.80	0.08	0.28	0.10	1.02	0.34	0.08	0.44	
Loan and lease loss provision to net charge-offs	101.63	90.57	117.34	178.72	108.27	30.80	115.65	161.65	195.40	95.19	
Efficiency ratio	54.73	54.34	54.29	56.65	56.70	54.83	49.21	58.88	58.96	53.50	
% of unprofitable institutions	5.00	0.00	0.00	2.51	4.56	12.93	12.12	10.49	4.94	3.85	
% of institutions with earnings gains	78.10	66.67	100.00	76.65	79.96	79.81	87.88	60.49	75.32	76.92	
Structural Changes											
New reporters	0	0	0	0	0	0	0	0	0	0	
Institutions absorbed by mergers	38	0	0	3	34	1	0	0	0	0	
Failed institutions	0	0	0	0	0	0	0	0	0	0	
PRIOR THIRD QUARTERS (The way it was...)											
Return on assets (%)	2024	1.09	2.86	1.14	1.22	1.02	0.65	1.06	2.48	1.07	1.02
	2022	1.21	3.43	1.05	1.37	1.24	0.98	1.31	2.14	1.12	1.16
	2020	0.97	3.00	0.96	1.31	1.05	1.05	1.48	2.64	1.16	0.68
Net charge-offs to loans & leases (%)	2024	0.67	4.34	0.77	0.10	0.27	0.03	0.99	0.36	0.08	0.80
	2022	0.26	2.13	0.31	0.04	0.10	0.01	0.41	0.08	0.03	0.22
	2020	0.46	3.63	0.67	0.13	0.23	0.01	0.85	0.12	0.08	0.39

* 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.



Quarterly Banking Profile

2025 QUARTER 3

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

THIRD QUARTER (The way it is...)	All Insured Institutions	Asset Size Distribution					Geographic Regions*						
		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 reporting	4,379	611	2,719	895	142	12	509	498	938	1,125	990	319	
Commercial banks	3,848	531	2,420	757	128	12	266	457	813	1,095	927	290	
Savings institutions	531	80	299	138	14	0	243	41	125	30	63	29	
Total assets (in billions)	\$25,113.2	\$38.0	\$1,041.5	\$2,505.8	\$7,293.7	\$14,234.2	\$4,687.9	\$5,288.3	\$6,524.0	\$4,469.9	\$1,852.2	\$2,290.9	
Commercial banks	23,937.0	33.3	920.8	2,151.9	6,596.9	14,234.2	4,300.0	5,273.0	6,449.4	4,409.5	1,495.2	2,009.9	
Savings institutions	1,176.2	4.8	120.7	353.9	696.8	0.0	387.9	15.3	74.6	60.4	356.9	281.0	
Total deposits (in billions)	19,749.8	31.3	881.3	2,085.0	5,956.9	10,795.4	3,724.7	4,181.5	4,834.1	3,576.3	1,552.5	1,880.7	
Commercial banks	18,791.7	27.8	784.7	1,802.8	5,381.0	10,795.4	3,414.5	4,169.4	4,780.2	3,525.0	1,251.3	1,651.3	
Savings institutions	958.1	3.5	96.6	282.2	575.9	0.0	310.2	12.1	53.9	51.3	301.2	229.4	
Bank net income (in millions)	79,294	222	3,458	8,107	23,106	44,401	12,966	17,434	20,743	13,344	5,276	9,531	
Commercial banks	75,475	92	3,134	7,248	20,600	44,401	12,170	17,402	20,379	13,065	4,293	8,167	
Savings institutions	3,818	130	323	859	2,506	0	796	32	364	279	983	1,364	
Performance Ratios (annualized, %)													
Yield on earning assets	5.65	5.60	5.85	6.00	5.92	5.42	5.59	5.70	5.20	5.61	5.33	7.19	
Cost of funding earning assets	2.30	1.61	1.93	2.14	2.31	2.36	2.75	2.14	2.18	2.29	1.88	2.49	
Net interest margin	3.34	3.99	3.91	3.86	3.61	3.06	2.84	3.56	3.02	3.31	3.44	4.70	
Noninterest income to assets	1.37	3.61	1.23	1.10	1.33	1.43	1.32	1.08	1.61	1.13	0.80	2.36	
Noninterest expense to assets	2.44	4.33	3.18	2.75	2.59	2.24	2.22	2.32	2.37	2.27	2.30	3.79	
Credit loss provision to assets**	0.33	0.10	0.14	0.27	0.37	0.34	0.23	0.38	0.30	0.30	0.15	0.77	
Net operating income to assets	1.28	2.40	1.35	1.36	1.31	1.25	1.11	1.32	1.29	1.20	1.29	1.68	
Pretax return on assets	1.61	2.83	1.56	1.61	1.65	1.59	1.42	1.61	1.65	1.56	1.37	2.22	
Return on assets	1.27	2.34	1.34	1.31	1.28	1.25	1.11	1.32	1.28	1.20	1.14	1.69	
Return on equity	12.43	16.69	12.48	12.04	11.81	12.83	10.37	12.30	13.46	12.28	10.62	16.22	
Net charge-offs to loans and leases	0.61	0.13	0.16	0.30	0.59	0.78	0.39	0.83	0.54	0.61	0.20	1.03	
Loan and lease loss provision to net charge-offs	101.63	131.66	131.20	125.18	100.10	99.12	107.32	85.84	114.87	96.18	116.75	110.70	
Efficiency ratio	54.73	59.10	64.68	57.54	54.98	53.16	56.82	52.69	53.97	54.69	56.93	55.67	
% of unprofitable institutions	5.00	14.73	3.64	2.79	3.52	0.00	7.47	7.03	4.69	2.49	5.05	7.52	
% of institutions with earnings gains	78.10	62.68	79.99	82.46	78.87	100.00	79.17	77.51	80.28	81.24	72.73	76.49	
Structural Changes													
New reporters	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions absorbed by mergers	38	5	22	9	2	0	10	2	4	9	10	3	
Failed institutions	0	0	0	0	0	0	0	0	0	0	0	0	
PRIOR THIRD QUARTERS (The way it was...)													
Return on assets (%)	2024	1.09	0.91	1.14	1.07	1.08	1.09	0.74	1.14	1.21	1.12	0.99	1.37
	2022	1.21	0.99	1.31	1.37	1.41	1.07	1.15	1.24	1.19	1.01	1.22	1.63
	2020	0.97	0.90	1.26	1.19	1.16	0.80	0.89	0.86	1.15	0.64	1.16	1.35
Net charge-offs to loans & leases (%)	2024	0.67	0.15	0.13	0.26	0.75	0.79	0.66	0.79	0.50	0.67	0.16	1.17
	2022	0.26	0.04	0.05	0.16	0.33	0.26	0.26	0.30	0.17	0.26	0.10	0.42
	2020	0.46	0.10	0.11	0.18	0.61	0.49	0.43	0.49	0.39	0.51	0.22	0.68

* 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.



Quarterly Banking Profile

2025 QUARTER 3

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

FIRST THREE QUARTERS (The way it is...)	All Insured Institutions	Asset Concentration Groups*									
		Credit Card Banks	Inter- national Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1Billion	All Other >\$1 Billion	
Number of institutions reporting	4,379	9	5	955	2,435	317	33	162	385	78	
Commercial banks	3,848	8	5	944	2,200	103	30	147	344	67	
Savings institutions	531	1	0	11	235	214	3	15	41	11	
Total assets (in billions)	\$25,113.2	\$1,052.1	\$6,559.8	\$306.6	\$7,434.3	\$533.9	\$281.8	\$33.0	\$89.9	\$8,821.9	
Commercial banks	23,937.0	941.5	6,559.8	299.3	6,959.8	118.2	280.7	30.8	78.8	8,668.1	
Savings institutions	1,176.2	110.6	0.0	7.3	474.5	415.7	1.1	2.2	11.1	153.8	
Total deposits (in billions)	19,749.8	808.7	4,821.4	257.0	6,106.5	448.2	230.0	26.2	77.1	6,974.7	
Commercial banks	18,791.7	726.1	4,821.4	253.3	5,729.8	98.0	229.1	25.0	67.9	6,841.1	
Savings institutions	958.1	82.6	0.0	3.7	376.7	350.2	0.9	1.2	9.3	133.6	
Bank net income (in millions)	218,508	10,832	56,920	3,010	60,936	4,414	2,661	797	913	78,025	
Commercial banks	208,444	8,287	56,920	2,889	58,180	1,030	2,658	382	866	77,231	
Savings institutions	10,064	2,545	0	121	2,756	3,385	3	415	47	794	
Performance Ratios (annualized, %)											
Yield on earning assets	5.56	12.52	5.37	5.76	5.62	3.58	8.01	4.72	5.31	4.92	
Cost of funding earning assets	2.29	3.23	2.61	2.03	2.11	1.42	3.41	1.09	1.62	2.15	
Net interest margin	3.27	9.29	2.76	3.73	3.50	2.15	4.60	3.62	3.68	2.77	
Noninterest income to assets	1.37	4.44	1.76	0.52	0.84	1.05	1.38	6.98	1.07	1.23	
Noninterest expense to assets	2.44	7.40	2.32	2.33	2.38	1.73	2.93	6.10	2.89	2.03	
Credit loss provision to assets**	0.39	3.63	0.35	0.15	0.22	0.02	0.75	0.10	0.08	0.23	
Net operating income to assets	1.20	1.49	1.19	1.35	1.15	1.07	1.47	3.18	1.40	1.21	
Pretax return on assets	1.49	1.90	1.56	1.52	1.41	1.37	1.69	4.14	1.53	1.46	
Return on assets	1.19	1.50	1.19	1.33	1.12	1.08	1.29	3.26	1.38	1.20	
Return on equity	11.74	11.84	13.44	13.26	10.13	11.40	13.52	19.69	13.55	11.96	
Net charge-offs to loans and leases	0.62	3.62	0.81	0.14	0.25	0.05	1.10	0.27	0.10	0.48	
Loan and lease loss provision to net charge-offs	117.81	137.02	111.49	152.24	124.13	70.76	88.39	140.68	142.63	98.36	
Efficiency ratio	55.56	56.29	54.70	57.65	57.90	55.61	49.62	59.24	63.74	53.95	
% of unprofitable institutions	5.14	11.11	0.00	2.20	4.72	14.51	9.09	9.88	5.45	2.56	
% of institutions with earnings gains	78.51	44.44	60.00	78.22	80.90	76.66	84.85	59.26	75.32	73.08	
Condition Ratios (%)											
Earning assets to total assets	90.73	90.81	89.10	93.78	91.74	96.01	92.04	90.17	93.89	90.59	
Loss Allowance to:											
Loans and leases	1.70	5.82	1.90	1.27	1.29	0.55	2.51	1.61	1.24	1.39	
Noncurrent loans and leases	178.42	359.83	224.89	151.45	134.58	110.01	332.70	195.91	155.06	149.74	
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	10.26	13.55	8.82	10.47	11.29	9.95	9.87	17.41	10.74	10.06	
Core capital (leverage) ratio	9.33	10.86	7.94	11.21	10.39	12.02	10.95	18.60	12.04	8.94	
Common equity tier 1 capital ratio***	14.21	13.22	15.03	14.02	13.17	30.25	13.43	45.90	18.90	14.25	
Tier 1 risk-based capital ratio***	14.26	13.29	15.09	14.03	13.23	30.25	13.47	45.90	18.90	14.29	
Total risk-based capital ratio***	15.52	15.13	16.12	15.12	14.49	30.75	14.53	46.70	20.00	15.63	
Net loans and leases to deposits	65.75	90.19	46.53	79.53	82.26	50.18	91.42	32.35	65.94	61.52	
Net loans and leases to total assets	51.71	69.32	34.20	66.67	67.57	42.13	74.63	25.68	56.54	48.64	
Domestic deposits to total assets	72.15	76.85	51.52	83.84	82.01	83.70	81.64	79.38	85.71	77.05	
Structural Changes											
New reporters	3	0	0	0	0	0	0	2	0	1	
Institutions absorbed by mergers	100	1	0	22	75	1	0	0	0	1	
Failed institutions	2	0	0	1	0	1	0	0	0	0	
PRIOR FIRST THREE QUARTERS (The way it was...)											
Number of institutions	2024	4,517	10	5	1,000	2,491	319	41	188	392	71
	2022	4,746	11	5	1,064	2,468	306	41	314	460	77
	2020	5,033	11	5	1,182	2,768	303	36	230	430	68
Total assets (in billions)	2024	\$24,212.1	\$526.3	\$6,154.8	\$304.3	\$8,081.2	\$580.9	\$395.4	\$42.8	\$90.7	\$8,035.6
	2022	23,627.0	552.2	5,823.9	297.2	7,548.7	758.3	576.8	70.5	110.0	7,889.4
	2020	21,209.4	508.6	5,277.4	281.0	7,505.7	635.9	132.0	40.0	86.7	6,742.0
Return on assets (%)	2024	1.12	2.85	1.26	1.16	0.98	0.62	1.26	2.48	1.03	1.08
	2022	1.10	4.00	0.93	1.23	1.14	0.88	1.43	1.69	1.00	1.00
	2020	0.58	1.07	0.57	1.34	0.60	1.07	1.36	2.67	1.10	0.42
Net charge-offs to loans & leases (%)	2024	0.67	4.59	0.78	0.11	0.25	0.03	0.98	0.47	0.08	0.80
	2022	0.24	2.06	0.30	0.03	0.09	0.01	0.32	0.10	0.02	0.20
	2020	0.53	4.06	0.74	0.14	0.25	0.02	0.56	0.24	0.07	0.46
Noncurrent assets plus OREO to assets (%)	2024	0.52	1.37	0.27	0.44	0.63	0.18	0.52	0.24	0.40	0.56
	2022	0.38	0.99	0.25	0.38	0.46	0.28	0.33	0.20	0.35	0.38
	2020	0.63	0.84	0.39	0.83	0.73	0.24	0.33	0.42	0.62	0.70
Equity capital ratio (%)	2024	10.06	10.75	9.03	9.99	10.76	8.90	9.09	13.90	10.12	10.23
	2022	9.15	11.55	8.98	8.33	9.51	5.80	8.23	9.48	8.41	9.20
	2020	10.29	11.51	9.13	11.55	11.25	8.63	9.31	17.08	12.22	10.10

*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.



Quarterly Banking Profile

2025 QUARTER 3

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

FIRST THREE QUARTERS (The way it is...)	All Insured Institutions	Asset Size Distribution					Geographic Regions*						
		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 reporting	4,379	611	2,719	895	142	12	509	498	938	1,125	990	319	
Commercial banks	3,848	531	2,420	757	128	12	266	457	813	1,095	927	290	
Savings institutions	531	80	299	138	14	0	243	41	125	30	63	29	
Total assets (in billions)	\$25,113.2	\$38.0	\$1,041.5	\$2,505.8	\$7,293.7	\$14,234.2	\$4,687.9	\$5,288.3	\$6,524.0	\$4,469.9	\$1,852.2	\$2,290.9	
Commercial banks	23,937.0	33.3	920.8	2,151.9	6,596.9	14,234.2	4,300.0	5,273.0	6,449.4	4,409.5	1,495.2	2,009.9	
Savings institutions	1,176.2	4.8	120.7	353.9	696.8	0.0	387.9	15.3	74.6	60.4	356.9	281.0	
Total deposits (in billions)	19,749.8	31.3	881.3	2,085.0	5,956.9	10,795.4	3,724.7	4,181.5	4,834.1	3,576.3	1,552.5	1,880.7	
Commercial banks	18,791.7	27.8	784.7	1,802.8	5,381.0	10,795.4	3,414.5	4,169.4	4,780.2	3,525.0	1,251.3	1,651.3	
Savings institutions	958.1	3.5	96.6	282.2	575.9	0.0	310.2	12.1	53.9	51.3	301.2	229.4	
Bank net income (in millions)	218,508	650	9,488	22,650	65,140	120,581	36,082	39,732	61,544	38,609	16,078	26,463	
Commercial banks	208,444	260	8,625	20,640	58,338	120,581	33,959	39,643	60,648	37,799	13,401	22,994	
Savings institutions	10,064	390	862	2,010	6,802	0	2,124	90	896	809	2,678	3,468	
Performance Ratios (annualized, %)													
Yield on earning assets	5.56	5.47	5.72	5.87	5.83	5.35	5.52	5.51	5.20	5.54	5.20	7.07	
Cost of funding earning assets	2.29	1.61	1.93	2.14	2.31	2.34	2.75	2.11	2.19	2.24	1.88	2.49	
Net interest margin	3.27	3.87	3.79	3.73	3.52	3.01	2.78	3.40	3.01	3.30	3.31	4.58	
Noninterest income to assets	1.37	3.56	1.14	1.05	1.31	1.48	1.33	1.08	1.63	1.18	0.76	2.31	
Noninterest expense to assets	2.44	4.25	3.12	2.73	2.55	2.27	2.22	2.31	2.39	2.32	2.22	3.73	
Credit loss provision to assets**	0.39	0.11	0.13	0.26	0.39	0.44	0.22	0.63	0.30	0.34	0.13	0.77	
Net operating income to assets	1.20	2.31	1.24	1.25	1.24	1.17	1.08	1.03	1.30	1.18	1.23	1.61	
Pretax return on assets	1.49	2.79	1.44	1.52	1.57	1.45	1.34	1.21	1.64	1.51	1.40	2.08	
Return on assets	1.19	2.30	1.24	1.23	1.21	1.16	1.05	1.03	1.29	1.18	1.17	1.58	
Return on equity	11.74	16.65	11.79	11.53	11.40	11.95	9.81	9.84	13.61	12.07	11.07	15.42	
Net charge-offs to loans and leases	0.62	0.14	0.13	0.29	0.59	0.79	0.41	0.81	0.51	0.64	0.17	1.12	
Loan and lease loss provision to net charge-offs	117.81	132.09	149.30	126.50	104.47	123.68	101.98	146.69	114.81	101.23	129.64	103.63	
Efficiency ratio	55.56	59.22	66.16	59.33	55.33	54.07	57.66	54.67	54.54	55.29	57.53	55.68	
% of unprofitable institutions	5.14	13.42	4.16	2.68	4.23	0.00	9.43	6.63	5.44	2.31	3.74	9.40	
% of institutions with earnings gains	78.51	63.50	80.84	82.12	75.35	83.33	77.80	78.51	82.09	82.13	73.74	71.16	
Condition Ratios (%)													
Earning assets to total assets	90.73	92.98	93.88	93.42	92.10	89.32	89.81	90.41	90.06	90.52	92.82	93.97	
Loss Allowance to:													
Loans and leases	1.70	1.40	1.25	1.32	1.66	1.89	1.39	1.83	1.61	1.77	1.20	2.40	
Noncurrent loans and leases	178.42	121.61	157.54	165.41	163.41	195.17	131.55	198.37	178.79	184.60	112.38	278.69	
Noncurrent assets plus other real estate owned to assets	0.53	0.73	0.59	0.63	0.65	0.45	0.56	0.55	0.45	0.49	0.70	0.60	
Equity capital ratio	10.26	14.22	10.89	10.94	10.87	9.77	10.74	10.78	9.58	9.78	10.88	10.47	
Core capital (leverage) ratio	9.33	14.91	11.70	11.02	10.08	8.46	9.66	8.91	8.72	9.05	11.03	10.55	
Common equity tier 1 capital ratio***	14.21	23.77	15.91	14.09	14.33	14.05	14.96	13.06	14.42	13.53	15.86	14.88	
Tier 1 risk-based capital ratio***	14.26	23.77	15.95	14.11	14.43	14.09	14.99	13.11	14.47	13.61	15.94	14.94	
Total risk-based capital ratio***	15.52	24.81	17.06	15.20	15.77	15.33	16.18	14.39	15.80	14.79	17.09	16.30	
Net loans and leases to deposits	65.75	68.44	78.50	84.01	74.67	56.25	63.87	67.42	63.28	60.11	70.68	78.76	
Net loans and leases to total assets	51.71	56.32	66.42	69.90	60.98	42.66	50.75	53.31	46.89	48.09	59.25	64.66	
Domestic deposits to total assets	72.15	82.29	84.62	83.11	80.28	65.12	74.94	76.33	64.48	65.73	83.8	81.74	
Structural Changes													
New reporters	3	2	0	1	0	0	1	1	0	0	0	1	
Institutions absorbed by mergers	100	16	55	22	7	0	20	11	20	21	22	6	
Failed institutions	2	2	0	0	0	0	0	0	1	0	1	0	
PRIOR FIRST THREE QUARTERS (The way it was...)													
Number of institutions	2024	4,517	669	2,820	870	144	14	532	505	970	1,155	1,020	335
	2022	4,746	778	2,981	829	145	13	561	540	1,019	1,212	1,061	353
	2020	5,033	981	3,135	766	138	13	598	572	1,079	1,300	1,112	372
Total assets (in billions)	2024	\$24,212.1	\$41.2	\$1,070.8	\$2,433.9	\$6,669.8	\$13,996.4	\$4,710.2	\$4,926.1	\$6,234.5	\$4,260.3	\$1,881.5	\$2,199.5
	2022	23,627.0	47.2	1,095.3	2,251.1	7,109.1	13,124.3	4,529.7	4,652.9	5,690.9	4,168.5	1,969.8	2,615.4
	2020	21,209.4	59.0	1,089.6	2,019.2	6,198.1	11,843.4	3,887.9	4,349.6	5,004.1	4,081.7	1,719.4	2,166.6
Return on assets (%)	2024	1.12	0.95	1.11	1.08	1.14	1.13	0.88	1.05	1.33	1.09	0.95	1.46
	2022	1.10	0.88	1.15	1.27	1.34	0.95	1.00	1.12	1.04	0.98	1.10	1.59
	2020	0.58	0.91	1.21	1.04	0.49	0.49	0.53	0.42	0.73	0.35	0.95	0.80
Net charge-offs to loans & leases (%)	2024	0.67	0.10	0.10	0.26	0.76	0.78	0.68	0.80	0.46	0.68	0.15	1.19
	2022	0.24	0.04	0.04	0.13	0.31	0.24	0.23	0.30	0.16	0.24	0.08	0.38
	2020	0.53	0.14	0.11	0.21	0.70	0.54	0.49	0.58	0.43	0.56	0.32	0.74
Noncurrent assets plus OREO to assets (%)	2024	0.52	0.62	0.49	0.55	0.67	0.44	0.62	0.51	0.42	0.48	0.60	0.58
	2022	0.38	0.53	0.35	0.41	0.47	0.33	0.42	0.38	0.33	0.41	0.43	0.35
	2020	0.63	0.86	0.65	0.67	0.81	0.52	0.58	0.52	0.55	0.77	1.04	0.51
Equity capital ratio (%)	2024	10.06	13.73	10.46	10.50	10.50	9.74	10.51	10.37	9.49	9.86	10.30	10.24
	2022	9.15	11.90	8.92	9.39	9.46	8.95	9.63	9.70	8.79	9.18	7.73	9.16
	2020	10.29	13.59	11.32	10.97	10.91	9.75	10.71	10.87	9.78	9.78	10.32	10.52

* 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.



Quarterly Banking Profile

2025 QUARTER 3

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

September 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	0.29	0.32	0.53	0.45	0.38	0.32	1.00	0.91	0.52
Construction and development	0.42	0.60	0.79	0.60	0.36	0.20	0.27	1.98	1.04	0.50
Nonfarm nonresidential	0.28	0.22	0.19	0.55	0.26	0.22	0.03	0.76	0.67	0.33
Multifamily residential real estate	0.28	0.10	0.11	0.16	0.35	0.35	0.00	2.49	0.39	0.23
Home equity loans	0.55	3.34	0.96	0.61	0.54	0.31	0.47	0.35	0.59	0.52
Other 1-4 family residential	0.62	0.52	0.36	0.78	0.77	0.41	0.44	1.07	1.05	0.61
Commercial and industrial loans	0.32	0.60	0.33	0.90	0.35	0.32	0.59	0.74	1.03	0.22
Loans to individuals	1.63	2.31	1.17	1.14	1.09	0.93	2.82	1.05	1.50	1.19
Credit card loans	1.55	1.93	1.18	1.95	1.43	1.70	1.45	0.37	1.51	1.35
Other loans to individuals	1.74	4.09	1.13	1.04	1.06	0.87	2.82	1.11	1.50	1.05
All other loans and leases (including farm)	0.13	0.05	0.16	0.43	0.17	0.04	0.16	0.95	0.65	0.09
Total loans and leases	0.54	1.90	0.44	0.57	0.43	0.36	2.07	0.97	0.95	0.41
Percent of Loans Noncurrent**										
All real estate loans	1.23	2.96	1.31	0.83	1.03	0.56	0.38	0.77	0.71	1.74
Construction and development	0.89	7.87	3.03	1.34	0.77	0.54	0.11	0.67	0.46	0.48
Nonfarm nonresidential	1.33	3.01	2.90	0.96	0.89	0.86	0.17	0.88	0.91	3.00
Multifamily residential real estate	1.09	2.46	0.53	0.53	1.25	0.19	0.00	1.04	0.52	1.08
Home equity loans	1.56	1.75	5.23	0.28	0.88	0.38	0.83	0.41	0.48	2.07
Other 1-4 family residential	1.22	2.20	1.03	0.57	1.25	0.56	0.46	0.76	0.71	1.43
Commercial and industrial loans	1.00	1.13	1.12	1.23	1.13	0.92	0.67	1.58	1.52	0.79
Loans to individuals	1.14	1.73	1.06	0.48	0.51	0.37	0.87	0.30	1.12	0.91
Credit card loans	1.59	1.96	1.22	0.69	1.46	1.47	2.08	0.04	0.93	1.41
Other loans to individuals	0.55	0.66	0.34	0.46	0.45	0.29	0.87	0.32	1.12	0.47
All other loans and leases (including farm)	0.15	0.12	0.15	0.72	0.32	0.03	0.08	0.73	0.54	0.09
Total loans and leases	0.95	1.62	0.85	0.84	0.96	0.50	0.75	0.82	0.80	0.93
Percent of Loans Past-Due and Nonaccrual***										
All real estate loans	1.68	3.25	1.63	1.36	1.48	0.94	0.70	1.77	1.62	2.26
Construction and development	1.31	8.47	3.82	1.94	1.13	0.74	0.38	2.65	1.50	0.98
Nonfarm nonresidential	1.61	3.23	3.09	1.51	1.15	1.08	0.20	1.64	1.58	3.33
Multifamily residential real estate	1.37	2.56	0.64	0.69	1.60	0.54	0.00	3.53	0.91	1.31
Home equity loans	2.11	5.09	6.19	0.89	1.42	0.69	1.30	0.76	1.07	2.59
Other 1-4 family residential	1.84	2.72	1.39	1.35	2.02	0.97	0.90	1.83	1.76	2.04
Commercial and industrial loans	1.32	1.73	1.45	2.14	1.48	1.23	1.26	2.32	2.55	1.01
Loans to individuals	2.77	4.04	2.24	1.62	1.60	1.30	3.69	1.35	2.62	2.10
Credit card loans	3.14	3.89	2.40	2.64	2.89	3.17	3.53	0.41	2.44	2.76
Other loans to individuals	2.28	4.75	1.47	1.49	1.52	1.15	3.69	1.43	2.62	1.52
All other loans and leases (including farm)	0.28	0.17	0.31	1.15	0.49	0.06	0.24	1.68	1.20	0.17
Total loans and leases	1.49	3.52	1.29	1.41	1.39	0.86	2.82	1.79	1.75	1.34
Percent of Loans Charged-Off (net, YTD)										
All real estate loans	0.09	0.21	0.04	0.03	0.09	0.03	0.00	-0.04	0.01	0.12
Construction and development	0.08	1.61	0.01	0.13	0.09	0.00	0.03	-0.14	0.02	0.02
Nonfarm nonresidential	0.22	0.18	0.55	0.03	0.13	0.03	0.05	-0.01	0.02	0.57
Multifamily residential real estate	0.14	0.01	0.02	0.05	0.17	0.00	0.00	0.10	0.05	0.16
Home equity loans	-0.03	0.07	-0.31	0.00	0.03	-0.06	0.01	-0.01	0.01	-0.06
Other 1-4 family residential	0.00	0.00	-0.01	0.01	0.01	0.03	-0.02	-0.04	0.01	-0.01
Commercial and industrial loans	0.56	2.25	0.68	0.35	0.55	0.19	0.28	0.22	0.49	0.37
Loans to individuals	2.92	4.29	3.13	0.89	1.34	1.01	1.54	2.12	0.53	2.52
Credit card loans	4.30	4.82	3.67	5.32	5.31	3.90	7.35	1.55	1.33	4.21
Other loans to individuals	1.18	1.90	0.73	0.34	1.08	0.77	1.48	2.17	0.53	1.04
All other loans and leases (including farm)	0.13	0.22	0.15	0.26	0.24	0.01	0.17	0.96	0.25	0.08
Total loans and leases	0.62	3.62	0.81	0.14	0.25	0.05	1.10	0.27	0.10	0.48
Loans Outstanding (in billions)										
All real estate loans	\$6,087.0	\$32.3	\$698.6	\$132.2	\$3,400.6	\$193.2	\$30.7	\$6.1	\$40.9	\$1,552.3
Construction and development	463.0	1.9	26.4	9.5	344.5	5.4	0.6	0.7	3.0	71.1
Nonfarm nonresidential	1,879.9	14.4	70.6	35.1	1,417.3	13.4	8.2	2.4	8.6	310.1
Multifamily residential real estate	650.9	7.9	114.9	6.0	420.9	4.9	0.6	0.2	1.3	94.4
Home equity loans	294.7	0.0	17.2	2.7	151.8	10.2	0.4	0.2	1.4	110.7
Other 1-4 family residential	2,630.8	8.1	434.0	31.7	1,001.4	158.3	20.8	2.3	23.3	950.9
Commercial and industrial loans	2,375.8	85.4	381.8	23.7	967.2	3.4	30.9	1.1	4.3	878.0
Loans to individuals	2,029.0	610.1	448.9	6.6	243.3	5.0	148.3	0.9	3.9	562.1
Credit card loans	1,151.2	501.7	370.5	0.7	14.9	0.4	0.5	0.1	0.0	262.4
Other loans to individuals	877.8	108.4	78.4	5.9	228.3	4.7	147.9	0.8	3.9	299.7
All other loans and leases (including farm)	2,718.7	46.7	757.1	44.5	478.7	24.6	5.8	0.5	2.4	1,358.4
Total loans and leases (plus unearned income)	13,210.5	774.4	2,286.3	207.1	5,089.8	226.2	215.7	8.6	51.5	4,350.9
Memo: Other Real Estate Owned (in millions)										
All other real estate owned	4,170.2	45.7	267.0	111.2	2,845.9	76.6	4.3	7.8	30.5	781.3
Construction and development	555.3	0.0	0.0	38.4	483.2	6.0	1.0	0.4	7.0	19.3
Nonfarm nonresidential	2,327.5	43.1	154.0	32.1	1,577.0	14.6	0.2	5.3	11.9	489.3
Multifamily residential real estate	282.5	0.0	6.0	3.1	243.5	27.8	0.0	0.0	0.4	1.7
1-4 family residential	951.0	2.6	100.0	27.0	508.5	27.6	3.2	2.0	10.6	269.4
Farmland	36.4	0.0	0.0	10.5	23.3	0.5	0.0	0.0	0.5	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.



Quarterly Banking Profile

2025 QUARTER 3

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

September 30, 2025	All Insured Institutions	Asset Size Distribution					Geographic Regions*					
		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	1.03	0.56	0.32	0.49	0.46	0.45	0.46	0.38	0.44	0.69	0.31
Construction and development	0.42	1.30	0.57	0.43	0.29	0.60	0.40	0.30	0.51	0.67	0.39	0.17
Nonfarm nonresidential	0.28	1.01	0.52	0.24	0.25	0.25	0.29	0.28	0.24	0.25	0.27	0.33
Multifamily residential real estate	0.28	0.28	0.26	0.22	0.42	0.14	0.51	0.09	0.16	0.24	0.32	0.17
Home equity loans	0.55	0.77	0.49	0.43	0.63	0.53	0.59	0.45	0.57	0.58	0.62	0.51
Other 1-4 family residential	0.62	1.32	0.68	0.42	0.76	0.57	0.54	0.67	0.46	0.57	1.45	0.35
Commercial and industrial loans	0.32	1.39	0.73	0.46	0.31	0.26	0.23	0.31	0.33	0.26	0.36	0.53
Loans to individuals	1.63	1.43	1.36	1.77	1.56	1.66	1.46	2.18	0.98	1.34	1.75	1.83
Credit card loans	1.55	3.73	1.89	3.27	1.46	1.54	1.86	1.93	1.09	1.35	0.51	1.53
Other loans to individuals	1.74	1.41	1.34	1.37	1.64	1.92	1.23	2.59	0.83	1.30	1.87	2.15
All other loans and leases (including farm)	0.13	0.60	0.40	0.32	0.12	0.12	0.06	0.09	0.21	0.12	0.15	0.12
Total loans and leases	0.54	1.03	0.60	0.42	0.55	0.56	0.43	0.69	0.41	0.46	0.62	0.76
Percent of Loans Noncurrent**												
All real estate loans	1.23	1.09	0.73	0.74	1.27	1.66	1.38	1.12	1.19	1.48	1.22	0.84
Construction and development	0.89	1.68	0.89	0.91	0.62	1.45	1.07	0.81	1.05	0.99	0.59	0.99
Nonfarm nonresidential	1.33	1.30	0.85	0.76	1.18	2.95	1.67	1.37	1.13	2.11	0.79	0.91
Multifamily residential real estate	1.09	1.29	0.52	0.59	1.68	0.76	2.05	0.80	0.64	1.19	0.59	0.31
Home equity loans	1.56	0.86	0.37	0.63	1.12	2.72	1.41	1.08	1.92	3.59	0.77	0.91
Other 1-4 family residential	1.22	0.92	0.62	0.71	1.38	1.37	0.95	0.97	1.28	1.32	2.22	0.87
Commercial and industrial loans	1.00	1.91	1.38	1.08	1.08	0.90	1.29	0.95	1.18	0.70	0.83	0.92
Loans to individuals	1.14	0.89	0.56	1.15	1.04	1.20	1.09	1.40	0.74	1.13	0.88	1.23
Credit card loans	1.59	2.15	1.13	3.41	1.61	1.54	1.91	1.90	1.09	1.40	0.35	1.71
Other loans to individuals	0.55	0.89	0.54	0.54	0.60	0.50	0.62	0.58	0.28	0.34	0.93	0.71
All other loans and leases (including farm)	0.15	0.97	0.75	0.52	0.17	0.11	0.12	0.12	0.20	0.14	0.36	0.14
Total loans and leases	0.95	1.15	0.80	0.80	1.01	0.97	1.06	0.92	0.90	0.96	1.06	0.86
Percent of Loans Past-Due and Nonaccrual***												
All real estate loans	1.68	2.12	1.29	1.06	1.76	2.12	1.83	1.58	1.57	1.92	1.91	1.15
Construction and development	1.31	2.98	1.46	1.34	0.91	2.05	1.47	1.11	1.56	1.66	0.98	1.16
Nonfarm nonresidential	1.61	2.31	1.37	1.00	1.43	3.20	1.96	1.65	1.37	2.36	1.06	1.24
Multifamily residential real estate	1.37	1.57	0.78	0.81	2.10	0.90	2.56	0.89	0.80	1.43	0.91	0.48
Home equity loans	2.11	1.63	0.86	1.06	1.75	3.25	2.00	1.53	2.49	4.17	1.39	1.42
Other 1-4 family residential	1.84	2.24	1.30	1.13	2.14	1.94	1.49	1.64	1.74	1.89	3.67	1.22
Commercial and industrial loans	1.32	3.30	2.11	1.54	1.39	1.16	1.52	1.26	1.51	0.96	1.19	1.46
Loans to individuals	2.77	2.32	1.91	2.91	2.60	2.86	2.55	3.58	1.72	2.46	2.64	3.06
Credit card loans	3.14	5.88	3.02	6.68	3.07	3.07	3.77	3.83	2.18	2.75	0.86	3.24
Other loans to individuals	2.28	2.30	1.89	1.91	2.24	2.42	1.86	3.16	1.12	1.64	2.80	2.86
All other loans and leases (including farm)	0.28	1.57	1.15	0.84	0.29	0.23	0.18	0.21	0.41	0.27	0.51	0.25
Total loans and leases	1.49	2.18	1.40	1.22	1.56	1.53	1.49	1.61	1.31	1.42	1.68	1.62
Percent of Loans Charged-Off (net, YTD)												
All real estate loans	0.09	0.03	0.05	0.04	0.12	0.09	0.14	0.12	0.06	0.05	0.05	0.07
Construction and development	0.08	0.01	0.08	0.07	0.10	0.03	0.16	0.03	0.02	0.04	0.09	0.15
Nonfarm nonresidential	0.22	0.09	0.06	0.07	0.21	0.58	0.29	0.34	0.24	0.20	0.06	0.13
Multifamily residential real estate	0.14	0.13	0.03	0.05	0.29	0.02	0.27	0.11	0.09	0.03	0.05	0.07
Home equity loans	-0.03	0.01	0.01	0.02	0.02	-0.12	0.03	-0.06	-0.08	-0.18	0.04	0.05
Other 1-4 family residential	0.00	0.01	0.04	0.01	0.00	-0.01	-0.01	0.00	-0.02	0.01	0.04	0.01
Commercial and industrial loans	0.56	0.57	0.42	0.51	0.67	0.50	0.46	0.52	0.74	0.27	0.46	1.04
Loans to individuals	2.92	0.62	0.99	3.11	2.56	3.15	2.39	3.36	2.12	3.61	1.10	3.12
Credit card loans	4.30	17.83	5.85	9.01	4.21	4.22	4.85	4.75	3.35	4.38	1.37	4.42
Other loans to individuals	1.18	0.52	0.87	1.61	1.28	1.04	1.02	1.33	0.58	1.39	1.08	1.65
All other loans and leases (including farm)	0.13	0.13	0.10	0.37	0.15	0.11	0.09	0.10	0.18	0.15	0.18	0.13
Total loans and leases	0.62	0.14	0.13	0.29	0.59	0.79	0.41	0.81	0.51	0.64	0.17	1.12
Loans Outstanding (in billions)												
All real estate loans	\$6,087.0	\$15.0	\$554.0	\$1,328.1	\$2,262.8	\$1,927.1	\$1,283.6	\$1,084.8	\$1,369.9	\$922.6	\$782.3	\$643.8
Construction and development	463.0	1.0	53.9	135.4	187.8	84.9	82.7	75.7	85.9	66.4	107.7	44.6
Nonfarm nonresidential	1,879.9	3.1	197.0	563.3	790.1	326.4	403.3	357.7	316.2	227.7	315.3	259.7
Multifamily residential real estate	650.9	0.4	34.4	149.0	273.9	193.1	197.3	67.4	188.5	65.5	53.0	79.3
Home equity loans	294.7	0.3	18.9	51.0	120.2	104.2	84.1	63.5	71.7	25.7	25.1	24.7
Other 1-4 family residential	2,630.8	7.4	196.5	384.3	872.9	1,169.8	510.5	504.9	678.4	453.8	257.1	226.1
Commercial and industrial loans	2,375.8	2.4	78.3	263.2	821.3	1,210.7	352.2	592.6	598.9	438.9	193.6	199.6
Loans to individuals	2,029.0	1.4	24.8	94.9	666.5	1,241.5	235.1	574.4	424.3	315.9	32.4	446.9
Credit card loans	1,151.2	0.0	0.6	20.0	288.8	841.8	85.4	355.2	239.6	234.5	2.8	233.6
Other loans to individuals	877.8	1.4	24.2	74.9	377.7	399.7	149.7	219.1	184.7	81.5	29.6	213.3
All other loans and leases (including farm)	2,718.7	3.0	43.8	89.5	772.9	1,809.5	541.8	619.9	716.1	510.4	102.6	227.8
Total loans and leases (plus unearned income)	13,210.5	21.7	700.8	1,775.6	4,523.5	6,188.9	2,412.8	2,871.6	3,109.2	2,187.8	1,111.0	1,518.1
Memo: Other Real Estate Owned (in millions)												
All other real estate owned	4,170.2	27.6	590.4	1,399.1	1,215.7	937.3	614.7	623.8	660.3	771.1	1,060.0	440.3
Construction and development	555.3	1.6	116.5	293.5	138.4	5.3	77.8	36.5	35.2	83.6	313.2	8.9
Nonfarm nonresidential	2,327.5	11.4	323.0	671.5	641.2	680.4	255.6	415.3	377.0	524.7	491.0	263.9
Multifamily residential real estate	282.5	2.3	27.1	198.4	47.0	7.7	66.6	4.5	61.7	55.6	44.3	49.8
1-4 family residential	951.0	11.0	107.0	223.7	372.5	236.9	214.7	160.8	185.0	89.5	197.7	103.2
Farmland	36.4	1.4	16.8	12.0	6.3	0.0	0.0	6.6	1.3	10.6	13.8	4.1

* 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.



Quarterly Banking Profile

2025 QUARTER 3

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

(dollar figures in millions; notional amounts unless otherwise indicated)	3rd Quarter 2025	2nd Quarter 2025	1st Quarter 2025	4th Quarter 2024	3rd Quarter 2024	% Change 24Q3-25Q3	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	1,221	1,217	1,214	1,203	1,226	-0.4	10	479	586	134	12
Total assets of institutions reporting derivatives	\$23,287,632	\$23,176,089	\$22,719,717	\$22,313,750	\$22,420,973	3.9	\$645	\$248,905	\$1,831,886	\$6,972,004	\$14,234,192
Total deposits of institutions reporting derivatives	18,227,940	18,150,724	17,947,680	17,719,939	17,590,227	3.6	500	209,904	1,523,573	5,698,593	10,795,370
Total derivatives	235,479,561	227,097,554	213,858,224	188,652,931	222,148,902	6.0	54	20,957	253,080	5,362,894	229,842,576
Derivative Contracts by Underlying Risk Exposure											
Interest rate	154,594,303	148,718,952	141,006,894	125,865,587	150,304,286	2.9	54	20,654	247,346	2,860,795	151,465,453
Foreign exchange*	64,985,683	64,575,725	59,251,668	50,723,462	58,749,381	10.6	0	0	125	1,998,006	62,987,552
Equity	8,167,712	7,101,065	6,766,331	6,335,668	6,624,906	23.3	0	36	27	324,670	7,842,980
Commodity & other (excluding credit derivatives)	1,914,870	1,759,198	1,749,951	1,593,706	1,717,701	11.5	0	0	171	85,070	1,829,629
Credit	5,816,244	4,941,256	5,082,516	4,133,592	4,751,752	22.4	0	5	4,924	94,353	5,716,963
Total	235,478,813	227,096,196	213,858,359	188,652,014	222,148,026	6.0	54	20,695	252,594	5,362,894	229,842,576
Derivative Contracts by Transaction Type											
Swaps	140,182,830	133,965,933	126,167,530	112,129,176	133,341,544	5.1	0	1,067	170,796	3,292,852	136,718,115
Futures & forwards	42,452,700	42,059,115	38,504,471	31,732,299	38,970,754	8.9	0	962	8,923	1,518,711	40,924,103
Purchased options	21,356,985	21,058,597	20,150,601	19,030,855	20,602,465	3.7	0	759	24,539	214,279	21,117,408
Written options	22,026,925	21,506,431	20,518,990	19,192,692	20,703,870	6.4	0	1,119	11,878	180,096	21,833,832
Total	226,019,439	218,590,076	205,341,593	182,085,022	213,618,634	5.8	0	3,907	216,135	5,205,939	220,593,458
Fair Value of Derivative Contracts											
Interest rate contracts	69,439	69,586	71,568	73,288	63,489	9.4	0	25	718	1,430	67,265
Foreign exchange contracts	30,798	19,888	7,462	27,704	-12,545	N/M	0	0	2	537	30,259
Equity contracts	-18,218	-17,715	-13,664	-19,057	-25,810	N/M	0	23	1	-1,056	-17,186
Commodity & other (excluding credit derivatives)	6,925	5,307	8,143	3,649	3,917	76.8	0	0	2	-47	6,970
Credit derivatives as guarantor**	33,660	30,210	24,290	23,288	27,104	24.2	0	0	8	82	33,570
Credit derivatives as beneficiary**	-41,943	-37,493	-29,661	-25,945	-33,989	N/M	0	0	-15	-873	-41,056
Derivative Contracts by Maturity***											
Interest rate contracts	< 1 year	106,567,200	100,238,445	93,874,373	81,415,921	100,786,046	5.7	0	1,542	36,719	1,332,125
	1-5 years	32,110,529	31,540,210	29,556,910	27,552,336	30,347,673	5.8	0	583	107,747	957,065
	> 5 years	22,419,652	23,007,130	22,048,193	21,278,603	23,173,081	3.3	0	267	45,537	452,405
Foreign exchange and gold contracts	<1 year	47,582,927	47,039,674	43,299,462	37,250,886	42,291,902	12.5	0	0	83	1,773,609
	1-5 years	8,168,860	8,120,816	7,322,637	6,793,915	7,440,618	9.8	0	0	5	118,200
	> 5 years	3,929,110	3,878,112	3,515,093	3,300,596	3,597,349	9.2	0	0	0	14,138
Equity contracts	< 1 year	7,960,108	7,394,387	6,604,067	6,283,286	6,826,752	16.6	0	12	3	80,710
	1-5 years	2,101,693	1,860,800	1,523,551	1,431,493	1,584,334	32.7	0	24	10	237,987
	> 5 years	236,799	188,049	153,866	149,079	155,862	51.9	0	0	0	1,757
Commodity & other contracts (including credit derivatives, excluding gold contracts)	< 1 year	4,206,104	3,110,180	3,274,359	2,831,796	3,200,445	31.4	0	0	349	38,187
	1-5 years	3,347,134	3,589,240	3,360,241	2,941,981	3,078,524	8.7	0	5	1,983	75,311
	> 5 years	794,054	322,949	702,904	268,429	493,690	60.8	0	0	2,083	7,348
Risk-Based Capital: Credit Equivalent Amount											
Total current exposure to tier 1 capital (%)	12.1	13.0	12.2	13.4	11.8		0.0	0.2	1.2	3.0	19.5
Total potential future exposure to tier 1 capital (%)	35.5	33.6	32.4	31.4	34.0		0.0	0.0	0.8	6.7	58.9
Total exposure (credit equivalent amount) to tier 1 capital (%)	47.6	46.5	44.6	44.8	45.8		0.0	0.2	2.0	9.6	78.4
Credit losses on derivatives****							-2.8	-2.4	-2.5	6.9	-4.8
HELD FOR TRADING											
Number of institutions reporting derivatives	144	150	147	155	155	-7.1	0	8	68	57	11
Total assets of institutions reporting derivatives	17,738,292	17,682,219	17,092,403	16,759,886	16,884,607	5.1	0	3,620	331,837	3,519,494	13,883,341
Total deposits of institutions reporting derivatives	13,659,116	13,641,532	13,322,486	13,170,831	13,114,434	4.2	0	3,132	276,419	2,871,297	10,508,267
Derivative Contracts by Underlying Risk Exposure											
Interest rate	148,765,733	143,116,757	135,592,650	120,722,449	145,056,536	2.6	0	156	42,832	1,153,321	147,569,425
Foreign exchange	60,785,455	60,390,759	55,256,160	47,714,974	54,445,119	11.6	0	0	81	1,889,249	58,896,125
Equity	8,099,764	7,030,629	6,698,933	6,279,015	6,565,428	23.4	0	0	0	315,297	7,784,467
Commodity & other	1,868,065	1,711,578	1,701,844	1,552,874	1,676,457	11.4	0	0	9	74,878	1,793,178
Total	219,519,017	212,249,723	199,249,587	176,269,312	207,743,541	5.7	0	156	42,922	3,432,745	216,043,194
Trading Revenues: Cash & Derivative Instruments											
Interest rate**	3,762	4,412	8,695	-454	6,953	-45.9	0	0	1	73	3,688
Foreign exchange**	5,196	4,102	543	9,729	1,646	215.7	0	0	0	267	4,929
Equity**	6,998	6,599	4,308	5,459	7,514	-6.9	0	0	0	539	6,459
Commodity & other (including credit derivatives)**	2,420	1,455	1,424	621	185	1,208.6	0	0	0	-31	2,451
Total trading revenues**	18,376	16,568	14,971	15,355	16,298	12.7	0	0	1	849	17,526
Share of Revenue											
Trading revenues to gross revenues (%)**	6.7	6.2	5.7	5.8	6.0		0.0	0.0	0.0	1.6	8.0
Trading revenues to net operating revenues (%)**	33.4	35.3	30.3	31.6	33.2		0.0	0.0	0.1	8.2	40.1
HELD FOR PURPOSES OTHER THAN TRADING											
Number of institutions reporting derivatives	538	537	536	533	544	-1.1	1	85	310	130	12
Total assets of institutions reporting derivatives	22,434,952	22,320,461	21,856,148	21,312,741	21,441,564	4.6	56	45,998	1,292,148	6,862,557	14,234,192
Total deposits of institutions reporting derivatives	17,510,965	17,433,443	17,220,000	16,891,819	16,786,823	4.3	50	38,648	1,071,062	5,605,834	10,795,370
Derivative Contracts by Underlying Risk Exposure											
Interest rate	5,780,199	5,561,938	5,376,020	5,105,944	5,207,104	11.0	0	3,715	172,981	1,707,475	3,896,028
Foreign exchange	605,470	660,361	600,481	612,282	567,268	6.7	0	0	44	46,154	559,272
Equity	67,948	70,435	67,397	56,652	59,477	14.2	0	36	27	9,373	58,512
Commodity & other	46,805	47,619	48,107	40,832	41,243	13.5	0	0	161	10,193	36,451
Total notional amount	6,500,423	6,340,353	6,092,006	5,815,710	5,875,093	10.6	0	3,751	173,213	1,773,194	4,550,264

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



Quarterly Banking Profile

2025 QUARTER 3

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

(dollar figures in millions)	3rd Quarter 2025	2nd Quarter 2025	1st Quarter 2025	4th Quarter 2024	3rd Quarter 2024	% Change 24Q3-25Q3	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	67	66	66	66	1.5	0	5	13	39	10
Outstanding Principal Balance by Asset Type**											
1-4 family residential loans	\$265,116	\$276,401	\$280,765	\$288,407	\$290,591	-8.8	\$0	\$370	\$7,782	\$55,156	\$201,808
Home equity loans	562	604	653	696	747	-24.7	0	0	0	2	560
Credit card receivables	0	0	77	87	93	-100.0	0	0	0	0	0
Auto loans	10,472	10,225	8,280	9,014	9,004	16.3	0	0	0	4,961	5,511
Other consumer loans	5,406	5,714	6,031	6,618	6,925	-21.9	0	0	0	5,353	53
Commercial and industrial loans	4,272	4,272	4,078	3,312	3,738	14.3	0	0	0	0	4,272
All other loans, leases, and other assets	86,808	85,738	85,183	134,162	129,800	-33.1	0	43	7,264	19,890	59,612
Total securitized and sold	372,637	382,953	385,067	442,297	440,897	-15.5	0	413	15,046	85,362	271,815
Maximum Credit Exposure by Asset Type**											
1-4 family residential loans	895	792	703	655	615	45.6	0	0	0	288	607
Home equity loans	15	16	16	16	16	-6.3	0	0	0	0	15
Credit card receivables	0	0	0	0	0	0.0	0	0	0	0	0
Auto loans	322	266	301	338	373	-13.6	0	0	0	61	261
Other consumer loans	0	0	0	0	0	0.0	0	0	0	0	0
Commercial and industrial loans	186	175	185	159	195	-4.6	0	0	0	0	186
All other loans, leases, and other assets	1,901	1,950	1,840	1,784	1,747	8.8	0	8	89	540	1,265
Total credit exposure	3,320	3,198	3,046	2,951	2,946	12.7	0	8	89	889	2,334
Total unused liquidity commitments provided to institution's own securitizations	182	172	153	110	144	26.4	0	0	0	0	182
Securitized Loans, Leases, and Other Assets 30-89 Days Past Due (%)**											
1-4 family residential loans	3.6	3.5	3.2	3.8	3.6	0.0	1.0	1.0	3.3	3.8	
Home equity loans	2.2	1.7	2.2	2.6	2.2	0.0	0.0	0.0	6.6	2.1	
Credit card receivables	0.0	0.0	6.5	5.7	6.5	0.0	0.0	0.0	0.0	0.0	
Auto loans	4.6	4.4	3.8	3.8	3.0	0.0	0.0	0.0	8.3	1.3	
Other consumer loans	0.1	0.1	0.2	0.4	0.4	0.0	0.0	0.0	0.1	1.9	
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	0.8	0.9	0.8	0.6	0.8	0.0	0.0	0.4	2.6	0.3	
Total loans, leases, and other assets	2.9	2.9	2.6	2.7	2.7	0.0	0.9	0.7	3.2	2.9	
Securitized Loans, Leases, and Other Assets 90 Days or More Past Due (%)**											
1-4 family residential loans	1.5	1.4	1.5	1.5	1.3	0.0	1.6	0.6	2.0	1.4	
Home equity loans	1.1	0.9	0.8	0.6	0.7	0.0	0.0	0.0	22.8	1.1	
Credit card receivables	0.0	0.0	7.8	9.2	8.6	0.0	0.0	0.0	0.0	0.0	
Auto loans	0.6	0.7	0.6	0.6	0.4	0.0	0.0	0.0	1.2	0.2	
Other consumer loans	0.1	0.1	0.1	0.3	0.3	0.0	0.0	0.0	0.1	1.9	
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	1.5	1.1	1.1	1.5	1.4	0.0	0.0	0.6	2.6	1.2	
Total loans, leases, and other assets	1.4	1.3	1.4	1.4	1.3	0.0	1.4	0.6	2.0	1.3	
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	0.9	0.8	0.5	0.0	0.0	0.0	0.0	0.0	-0.5	0.9	
Credit card receivables	0.0	0.0	9.1	41.4	31.2	0.0	0.0	0.0	0.0	0.0	
Auto loans	1.3	0.8	0.5	1.6	0.9	0.0	0.0	0.0	2.1	0.6	
Other consumer loans	0.1	0.1	0.0	0.2	0.1	0.0	0.0	0.0	0.1	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	0.4	0.3	0.1	0.3	0.2	0.0	0.0	0.0	1.9	0.0	
Total loans, leases, and other assets	0.1	0.1	0.0	0.1	0.1	0.0	0.0	0.0	0.6	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	
Credit card receivables	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	
Assets Sold with Recourse and Not Securitized											
Number of institutions reporting asset sales	292	292	296	302	303	-3.6	3	77	139	64	9
Outstanding Principal Balance by Asset Type											
1-4 family residential loans	28,247	27,022	26,113	25,619	26,463	6.7	11	2,051	12,777	12,589	820
All other loans, leases, and other assets	157,355	156,605	157,209	156,517	153,733	2.4	0	21	66	52,300	104,968
Total sold and not securitized	185,602	183,627	183,322	182,136	180,195	3.0	11	2,072	12,842	64,890	105,788
Maximum Credit Exposure by Asset Type											
1-4 family residential loans	8,414	8,150	7,924	7,313	8,103	3.8	0	294	4,278	3,304	539
All other loans, leases, and other assets	47,224	46,662	46,280	45,993	44,890	5.2	0	21	64	16,303	30,836
Total credit exposure	55,638	54,812	54,204	53,306	52,992	5.0	0	314	4,342	19,606	31,375
Support for Securitization Facilities Sponsored by Other Institutions											
Number of institutions reporting securitization facilities sponsored by others	33	32	33	33	33	0.0	0	12	10	4	7
Total credit exposure	12,847	10,972	10,565	11,061	11,730	9.5	0	77	191	532	12,047
Total unused liquidity commitments	2,703	2,014	1,635	1,564	1,586	70.4	0	0	0	0	2,703
Other											
Assets serviced for others****	5,537,035	5,630,714	5,623,866	6,018,211	6,137,570	-9.8	9,745	89,137	423,860	1,523,948	3,490,346
Asset-backed commercial paper conduits											
Credit exposure to conduits sponsored by institutions and others	4,930	6,036	5,878	6,125	6,053	-18.6	0	0	0	0	4,930
Unused liquidity commitments to conduits sponsored by institutions and others	66,360	64,169	64,753	63,789	64,119	3.5	0	0	0	0	66,360
Net servicing income (for the quarter)	2,143	2,189	1,634	3,203	1,090	96.6	5	59	489	851	738
Net securitization income (for the quarter)	264	78	146	99	-11	N/M	0	0	2	176	85
Total credit exposure to Tier 1 capital (%)*****	3.1	3.0	3.0	3.0	3.1		0.0	0.3	1.7	2.9	3.9

* 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, prior quarter dollar amounts are based on community banks designated as such in the current quarter, adjusted for mergers. Prior quarter ratios are based on community banks designated during the prior 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 Improved Slightly and Remained Generally Favorable

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

Third quarter net income for the 3,953 community banks increased \$756.9 million (9.9 percent) from the prior quarter to \$8.4 billion. The pretax return on assets ratio at community banks increased 13 basis points from the prior quarter and 25 basis points from the year-ago quarter to 1.46 percent. Nearly two-thirds (63.9 percent) of all community banks reported a quarter-over-quarter increase in net income. Higher net interest income (up \$958.5 million, or 4.1 percent) and higher noninterest income (up \$371.1 million, or 7.1 percent) more than offset higher noninterest expense (up \$303 million, or 1.7 percent). The share of community banks that were unprofitable during the quarter was 5.1 percent, down from 5.6 percent in the prior quarter.

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

The community bank net interest margin increased 10 basis points from the prior quarter and 37 basis points from the year-ago quarter to 3.73 percent. Quarter over quarter, average earning asset yields rose 11 basis points to 5.80 percent, while average funding costs increased 1 basis point to 2.07 percent. From the year-ago quarter, average earning asset yields rose 12 basis points and average funding costs declined 25 basis points.

Chart 1

Contributors to the Year-Over-Year Change in Income

FDIC-Insured Community Banks

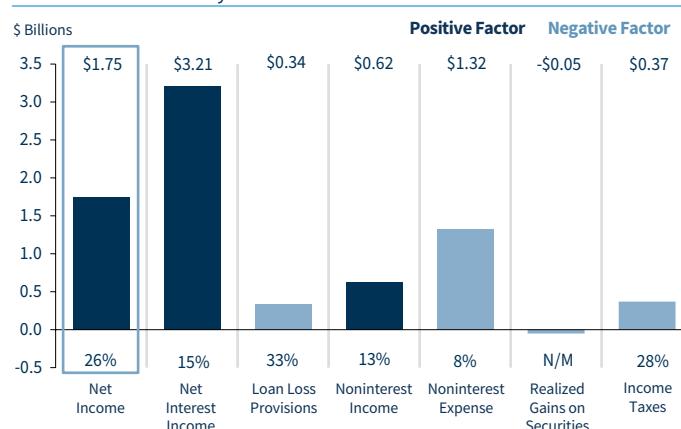
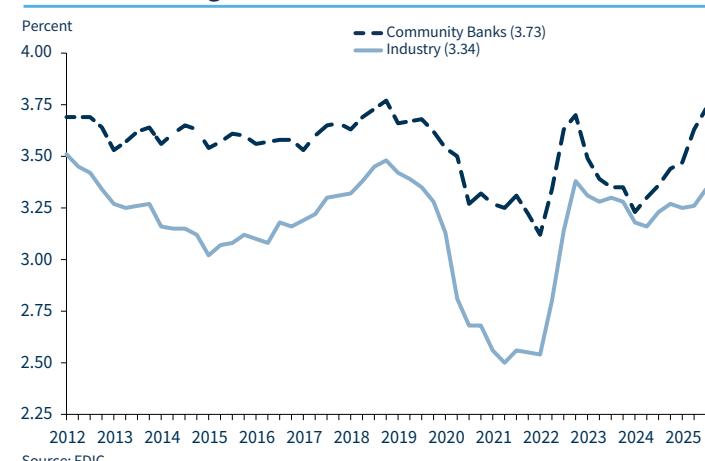


Chart 2

Net Interest Margin





NET OPERATING REVENUE INCREASED IN THE THIRD QUARTER

Community bank net operating revenue (net interest income plus noninterest income) increased \$1.3 billion (4.7 percent) to \$29.7 billion during the quarter due to increases in both net interest income and noninterest income. Quarter over quarter, increases in interest income (up \$1.14 billion, or 3.1 percent), driven by higher real estate loan income, outpaced increased interest expense (up \$180.5 million, or 1.4 percent). Noninterest income rose \$371.1 million (7.1 percent) from the prior quarter, predominantly due to higher “all other noninterest income.”¹

Net operating revenue increased \$3.8 billion (14.8 percent) from the year-ago quarter as net interest income rose \$3.2 billion and noninterest income increased \$621.0 million. Higher “all other noninterest income” drove the annual increase in noninterest income.

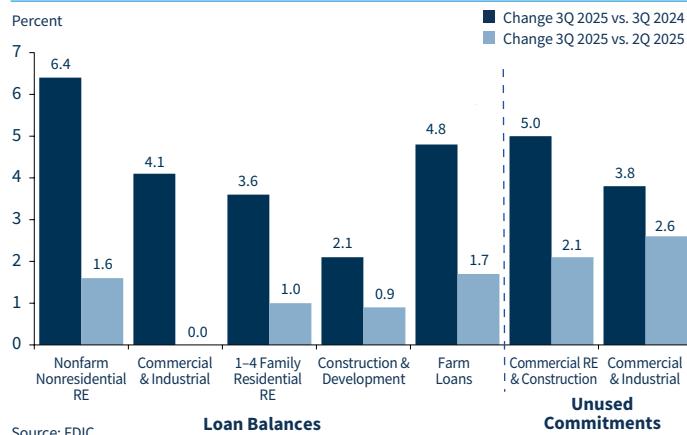
NONINTEREST EXPENSE INCREASED FROM THE PRIOR QUARTER

Noninterest expense increased \$303 million (1.7 percent) from the prior quarter and \$1.3 billion (7.9 percent) from the year-ago quarter to \$18.1 billion. Salaries and employee benefits expense led the quarterly increase in noninterest expense. The efficiency ratio (noninterest expense as a share of net operating revenue) declined to 60.28 percent from 62.87 percent in second quarter 2025.

Chart 3

Change in Loan Balances and Unused Commitments

FDIC-Insured Community Banks

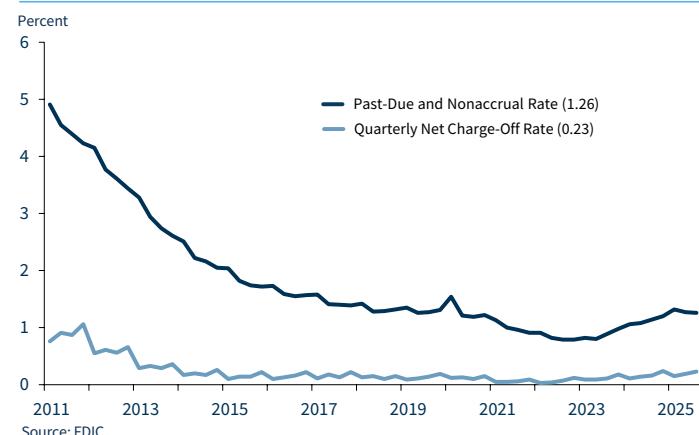


Source: FDIC.

Chart 4

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

FDIC-Insured Community Banks



¹“All other noninterest income” includes 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.



PROVISION EXPENSE DECREASED FROM THE PRIOR QUARTER

Quarterly provision expense of \$1.4 billion was down \$7.0 million (0.5 percent) from the prior quarter but up \$343.8 million (33.1 percent) from the year-ago quarter. The reserve coverage ratio (the ratio of the allowance for credit losses to noncurrent loans) decreased 6.4 percentage points from the prior quarter and 28.2 percentage points from the year-ago quarter to 157.1 percent, as the allowance for credit losses increased at a slower pace than noncurrent loan balances.

ASSET QUALITY METRICS IMPROVED SLIGHTLY AND REMAINED GENERALLY FAVORABLE

The share of loans and leases 30 days or more past due or in nonaccrual (PDNA) status decreased 1 basis point from second quarter 2025 to 1.26 percent. The third quarter PDNA ratio was 24 basis points below the pre-pandemic average of 1.50 percent.²

The community bank net charge-off ratio increased 4 basis points from the prior quarter and 7 basis points from the year-ago quarter to 0.23 percent. This ratio was above the pre-pandemic average of 0.15 percent. The largest portion of the annual increase in net charge-off volume occurred in commercial real estate (CRE) loans, which increased \$264.4 million, primarily in nonfarm nonresidential CRE loans (up \$169.4 million). The net charge-off ratio for CRE loans increased 11 basis points from the year-ago quarter to 0.16 percent.

UNREALIZED LOSSES ON SECURITIES DECREASED FROM THE PRIOR QUARTER

Unrealized losses on securities totaled \$33.6 billion in third quarter 2025, down \$7.8 billion (18.8 percent) from the prior quarter and down \$4.2 billion (11.1 percent) from the year-ago quarter.³ Unrealized losses on available-for-sale securities (\$27.8 billion) and held-to-maturity securities (\$5.8 billion) both decreased quarter over quarter.

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

Total assets at community banks increased \$42.5 billion (1.6 percent) from the prior quarter and \$109.2 billion (4.1 percent) from the year-ago quarter to \$2.8 trillion. The quarterly increase was led by higher total loans and leases (up \$24.4 billion, or 1.3 percent), higher cash and balances due from depository institutions (up \$12.7 billion, or 6.8 percent), and increased securities (up \$4.8 billion, or 1.0 percent). On an annual basis, growth in total loans and leases (up \$96.0 billion, or 5.2 percent) and cash and balances due from depository institutions (up \$13.7 billion, or 7.4 percent) drove the increase.

²The “pre-pandemic average” is the average from first quarter 2015 through fourth quarter 2019.

³Unrealized 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).



LOAN GROWTH CONTINUED IN MOST PORTFOLIOS

Loan and lease balances increased \$24.4 billion (1.3 percent) from the prior quarter to \$1.9 trillion. Nearly 70 percent of community banks (69.5 percent) reported quarterly growth in total loan balances. Growth was broad-based across all major portfolios, except auto loans and credit card loans. Increases in nonfarm nonresidential CRE loans (up \$9.2 billion, or 1.6 percent) led the quarter-over-quarter growth.

Loan and lease balances increased 5.2 percent from the year-ago quarter. Increases in nonfarm nonresidential CRE loans (up \$36.0 billion, or 6.4 percent) and 1–4 family residential real estate loans (up \$16.1 billion, or 3.6 percent) led the growth from the year-ago quarter.

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

Community banks reported an increase in domestic deposits of 1.6 percent (\$36.1 billion) to \$2.3 trillion in third quarter 2025. Sixty percent of community banks reported an increase in total domestic deposit balances from the prior quarter. Community banks reported an increase in estimated uninsured domestic deposits (up \$22.4 billion, or 3.2 percent) and an increase in estimated insured domestic deposits (up \$13.7 billion, or 0.8 percent). Quarter over quarter, community banks reported an increase in interest-bearing deposits (up \$27.5 billion, or 1.5 percent) and an increase in noninterest-bearing deposits (up \$8.6 billion, or 1.7 percent). Domestic deposits rose \$113.8 billion (5.1 percent) from the year-ago quarter.

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 14.27 percent, up 14 basis points from the prior quarter. The average CBLR for the 1,668 community banks that elected to use the CBLR framework was 12.44 percent, up 3 basis points from the prior quarter. The leverage capital ratio for all community banks was 11.08 percent, up 6 basis points from the prior quarter.

NO COMMUNITY BANKS FAILED IN THIRD QUARTER 2025

The number of community banks declined to 3,953 in the third quarter, down 26 from the prior quarter. Two banks transitioned from community to noncommunity banks, and six transitioned from noncommunity to community banks. No community banks failed; four community banks were sold to non-FDIC-insured institutions; and 26 community banks merged or consolidated during the quarter.

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Division of Insurance and Research



Quarterly Banking Profile

2025 QUARTER 3

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

	2025*	2024*	2024	2023	2022	2021	2020
Return on assets (%)	1.11	0.97	0.95	1.01	1.15	1.26	1.09
Return on equity (%)	10.75	9.77	9.56	10.69	11.93	11.69	9.70
Core capital (leverage) ratio (%)	11.08	10.86	10.82	10.71	10.50	10.16	10.32
Noncurrent assets plus other real estate owned to assets (%)	0.60	0.50	0.52	0.40	0.33	0.40	0.60
Net charge-offs to loans (%)	0.19	0.14	0.17	0.12	0.07	0.07	0.12
Asset growth rate (%)	1.11	1.97	1.70	-1.13	-1.42	9.03	12.16
Net interest margin (%)	3.60	3.30	3.34	3.39	3.45	3.28	3.39
Net operating income growth (%)	16.58	-9.31	-4.51	-12.09	-3.68	30.14	-2.33
Number of institutions reporting	3,953	4,079	4,042	4,141	4,264	4,391	4,560
Percentage of unprofitable institutions (%)	5.26	6.64	7.17	5.53	3.61	3.26	4.54

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



Quarterly Banking Profile

2025 QUARTER 3

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

(dollar figures in millions)	3rd Quarter 2025	2nd Quarter 2025	3rd Quarter 2024	% Change 24Q3-25Q3
Number of institutions reporting	3,953	3,979	4,079	-3.1
Total employees (full-time equivalent)	354,241	356,084	361,757	-2.1
CONDITION DATA				
Total assets	\$2,782,781	\$2,724,749	\$2,752,206	1.1
Loans secured by real estate	1,518,412	1,488,313	1,488,499	2.0
1-4 Family residential mortgages	467,158	458,717	463,982	0.7
Nonfarm nonresidential	596,435	582,850	580,845	2.7
Construction and development	154,885	153,491	155,751	-0.6
Home equity lines	54,613	52,850	50,277	8.6
Commercial & industrial loans	235,036	234,103	238,261	-1.4
Loans to individuals	72,017	72,269	74,264	-3.0
Credit cards	2,944	2,975	3,049	-3.5
Farm loans	55,861	54,604	53,505	4.4
Other loans & leases	61,919	58,555	54,288	14.1
Less: Unearned income	650	664	626	3.8
Total loans & leases	1,942,595	1,907,180	1,908,190	1.8
Less: Reserve for losses*	23,840	23,518	23,370	2.0
Net loans and leases	1,918,755	1,883,662	1,884,819	1.8
Securities**	506,513	498,714	524,185	-3.4
Other real estate owned	1,492	1,374	969	53.9
Goodwill and other intangibles	16,585	16,575	17,531	-5.4
All other assets	339,436	324,424	324,701	4.5
Total liabilities and capital	2,782,781	2,724,749	2,752,206	1.1
Deposits	2,340,373	2,292,132	2,295,520	2.0
Domestic office deposits	2,337,506	2,289,217	2,292,547	2.0
Foreign office deposits	2,867	2,915	2,973	-3.6
Brokered deposits	121,796	119,890	123,884	-1.7
Estimated insured deposits	1,626,834	1,602,734	1,608,201	1.2
Other borrowed funds	116,311	121,002	143,312	-18.8
Subordinated debt	475	441	481	-1.2
All other liabilities	29,144	27,376	29,645	-1.7
Total equity capital (includes minority interests)	296,478	283,798	283,248	4.7
Bank equity capital	296,398	283,719	283,124	4.7
Loans and leases 30-89 days past due	9,329	9,866	9,140	2.1
Noncurrent loans and leases	15,177	14,383	12,613	20.3
Restructured loans and leases	4,475	4,500	3,488	28.3
Mortgage-backed securities	234,517	225,639	227,155	3.2
Earning assets	2,609,474	2,550,407	2,577,101	1.3
FHLB Advances	97,756	102,881	107,738	-9.3
Unused loan commitments	395,254	389,660	396,638	-0.3
Trust assets	309,930	354,149	367,197	-15.6
Assets securitized and sold	20,908	21,216	24,254	-13.8
Notional amount of derivatives	169,113	144,089	167,455	1.0
INCOME DATA	First Three Qtrs 2025	First Three Qtrs 2024	% Change	
				3rd Quarter 2025
Total interest income	\$108,671	\$105,240	3.3	\$37,475
Total interest expense	39,645	42,641	-7.0	\$13,383
Net interest income	69,026	62,600	10.3	24,092
Provision for credit losses***	3,839	2,756	39.3	1,383
Total noninterest income	15,483	15,133	2.3	5,579
Total noninterest expense	53,139	51,316	3.6	18,139
Securities gains (losses)	-246	27	-1,019.0	-47
Applicable income taxes	4,490	3,940	14.0	1,703
Extraordinary gains, net****	0	0	N/M	0
Total net income (includes minority interests)	22,796	19,748	15.4	8,399
Bank net income	22,767	19,735	15.4	8,392
Net charge-offs	2,670	1,935	38.0	1,101
Cash dividends	10,387	8,904	16.6	3,470
Retained earnings	12,380	10,831	14.3	4,922
Net operating income	23,005	19,734	16.6	8,452
				3rd Quarter 2024
				% Change 24Q3-25Q3

* 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



Quarterly Banking Profile

2025 QUARTER 3

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

(dollar figures in millions)	3rd Quarter 2025	2nd Quarter 2025	3rd Quarter 2024	% Change 24Q3-25Q3		
Number of institutions reporting	3,953	3,953	3,948	0.1		
Total employees (full-time equivalent)	354,241	355,495	350,230	1.1		
CONDITION DATA						
Total assets	\$2,782,781	\$2,740,236	\$2,673,539	4.1		
Loans secured by real estate	1,518,412	1,497,323	1,442,575	5.3		
1-4 Family residential mortgages	467,158	462,733	451,066	3.6		
Nonfarm nonresidential	596,435	587,234	560,426	6.4		
Construction and development	154,885	153,449	151,717	2.1		
Home equity lines	54,613	52,339	47,507	15.0		
Commercial & industrial loans	235,036	235,019	225,714	4.1		
Loans to individuals	72,017	71,785	72,451	-0.6		
Credit cards	2,944	2,973	3,025	-2.7		
Farm loans	55,861	54,392	52,362	6.7		
Other loans & leases	61,919	60,307	54,133	14.4		
Less: Unearned income	650	669	635	2.3		
Total loans & leases	1,942,595	1,918,155	1,846,600	5.2		
Less: Reserve for losses*	23,840	23,572	22,592	5.5		
Net loans and leases	1,918,755	1,894,584	1,824,008	5.2		
Securities**	506,513	501,731	513,048	-1.3		
Other real estate owned	1,492	1,366	978	52.5		
Goodwill and other intangibles	16,585	16,746	16,608	-0.1		
All other assets	339,436	325,810	318,896	6.4		
Total liabilities and capital	2,782,781	2,740,236	2,673,539	4.1		
Deposits	2,340,373	2,304,338	2,226,707	5.1		
Domestic office deposits	2,337,506	2,301,423	2,223,735	5.1		
Foreign office deposits	2,867	2,915	2,973	-3.6		
Brokered deposits	121,796	123,768	125,633	-3.1		
Estimated insured deposits	1,626,834	1,613,132	1,567,022	3.8		
Other borrowed funds	116,311	122,664	142,409	-18.3		
Subordinated debt	475	505	511	-7.0		
All other liabilities	29,144	27,393	28,652	1.7		
Total equity capital (includes minority interests)	296,478	285,336	275,260	7.7		
Bank equity capital	296,398	285,257	275,179	7.7		
Loans and leases 30-89 days past due	9,329	9,950	9,147	2.0		
Noncurrent loans and leases	15,177	14,503	12,444	22.0		
Restructured loans and leases	4,475	4,550	3,612	23.9		
Mortgage-backed securities	234,517	227,953	220,308	6.4		
Earning assets	2,609,474	2,564,984	2,503,560	4.2		
FHLB Advances	97,756	104,474	107,151	-8.8		
Unused loan commitments	395,254	388,915	376,755	4.9		
Trust assets	309,930	339,088	286,724	8.1		
Assets securitized and sold	20,908	21,216	22,954	-8.9		
Notional amount of derivatives	169,113	154,038	165,798	2.0		
INCOME DATA	First Three Qtrs 2025	First Three Qtrs 2024	% Change	3rd Quarter 2025	3rd Quarter 2024	% Change 24Q3-25Q3
Total interest income	\$108,671	\$102,393	6.1	\$37,475	\$35,376	5.9
Total interest expense	39,645	41,541	-4.6	13,383	14,491	-7.6
Net interest income	69,026	60,851	13.4	24,092	20,885	15.4
Provision for credit losses***	3,839	2,756	39.3	1,383	1,039	33.1
Total noninterest income	15,483	14,556	6.4	5,579	4,958	12.5
Total noninterest expense	53,139	49,768	6.8	18,139	16,819	7.9
Securities gains (losses)	-246	-8	2,863.3	-47	8	-715.1
Applicable income taxes	4,490	3,799	18.2	1,703	1,336	27.5
Extraordinary gains, net****	0	0	N/M	0	0	N/M
Total net income (includes minority interests)	22,796	19,075	19.5	8,399	6,657	26.2
Bank net income	22,767	19,035	19.6	8,392	6,641	26.4
Net charge-offs	2,670	1,956	36.5	1,101	773	42.4
Cash dividends	10,387	8,842	17.5	3,470	2,723	27.4
Retained earnings	12,380	10,193	21.5	4,922	3,918	25.6
Net operating income	23,005	19,088	20.5	8,452	6,652	27.1

* 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



Quarterly Banking Profile

2025 QUARTER 3

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

Third Quarter 2025 (dollar figures in millions)	All Community Banks	Geographic Regions*					
		New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	3,953	423	445	861	1,080	912	232
Total employees (full-time equivalent)	354,241	66,189	36,869	72,042	67,036	83,349	28,756
CONDITION DATA							
Total assets	\$2,782,781	\$641,578	\$281,485	\$511,137	\$508,745	\$585,950	\$253,887
Loans secured by real estate	1,518,412	383,284	155,187	275,576	259,590	309,208	135,567
1-4 Family residential mortgages	467,158	137,324	49,224	81,742	73,669	96,840	28,360
Nonfarm nonresidential	596,435	142,339	67,067	103,904	87,844	127,074	68,206
Construction and development	154,885	27,005	17,701	25,490	26,990	46,055	11,644
Home equity lines	54,613	12,299	7,387	12,827	7,205	7,932	6,963
Commercial & industrial loans	235,036	46,977	22,941	45,847	49,650	49,394	20,227
Loans to individuals	72,017	16,667	7,788	11,163	13,162	13,713	9,524
Credit cards	2,944	378	121	164	1,011	221	1,049
Farm loans	55,861	530	1,566	8,316	33,555	9,129	2,766
Other loans & leases	61,919	21,892	2,963	15,763	6,749	11,536	3,015
Less: Unearned income	650	97	88	72	96	192	104
Total loans & leases	1,942,595	469,253	190,357	356,593	362,609	392,788	170,995
Less: Reserve for losses**	23,840	4,898	2,410	4,265	4,695	4,891	2,682
Net loans and leases	1,918,755	464,355	187,947	352,328	357,915	387,897	168,313
Securities***	506,513	99,805	51,987	98,282	94,731	115,098	46,609
Other real estate owned	1,492	267	133	210	236	573	73
Goodwill and other intangibles	16,585	3,802	767	3,343	3,192	3,555	1,925
All other assets	339,436	73,349	40,651	56,973	52,671	78,826	36,966
Total liabilities and capital	2,782,781	641,578	281,485	511,137	508,745	585,950	253,887
Deposits	2,340,373	527,313	242,753	426,789	425,207	502,991	215,321
Domestic office deposits	2,337,506	526,609	242,753	426,789	425,207	502,991	213,158
Foreign office deposits	2,867	704	0	0	0	0	2,163
Brokered deposits	121,796	40,863	9,210	19,493	23,820	20,497	7,913
Estimated insured deposits	1,626,834	364,286	166,549	304,665	317,898	338,961	134,476
Other borrowed funds	116,311	36,938	6,569	26,405	25,454	14,432	6,514
Subordinated debt	475	151	0	14	1	299	10
All other liabilities	29,144	8,350	2,862	4,821	4,648	5,211	3,251
Total equity capital (includes minority interests)	296,478	68,827	29,302	53,108	53,434	63,017	28,791
Bank equity capital	296,398	68,825	29,310	53,062	53,433	62,979	28,789
Loans and leases 30-89 days past due	9,329	1,869	960	1,523	1,601	2,592	785
Noncurrent loans and leases	15,177	3,778	1,374	2,619	2,697	3,328	1,382
Restructured loans and leases	4,475	1,642	287	849	676	709	312
Mortgage-backed securities	234,517	57,676	24,696	41,913	32,979	50,402	26,850
Earning assets	2,609,474	601,899	264,762	479,363	477,413	548,357	237,682
FHLB Advances	97,756	33,636	5,669	22,387	21,113	11,070	3,880
Unused loan commitments	395,254	90,069	35,503	75,765	80,467	73,614	39,836
Trust assets	309,930	51,285	15,953	79,564	93,911	47,113	22,103
Assets securitized and sold	20,908	9,404	5	3,909	5,291	1,616	682
Notional amount of derivatives	169,113	63,574	10,519	35,165	26,006	24,700	9,149
INCOME DATA							
Total interest income	\$37,475	\$8,204	\$3,873	\$6,782	\$7,014	\$8,199	\$3,402
Total interest expense	13,383	3,321	1,283	2,433	2,552	2,750	1,044
Net interest income	24,092	4,883	2,590	4,350	4,462	5,449	2,358
Provision for credit losses****	1,383	420	121	188	232	243	179
Total noninterest income	5,579	1,136	585	1,174	967	1,261	455
Total noninterest expense	18,139	3,921	1,901	3,309	3,257	4,030	1,721
Securities gains (losses)	-47	81	-17	-61	-16	-34	-1
Applicable income taxes	1,703	392	227	324	253	289	218
Extraordinary gains, net*****	0	0	0	0	0	0	0
Total net income (includes minority interests)	8,399	1,367	909	1,642	1,672	2,114	695
Bank net income	8,392	1,367	912	1,640	1,672	2,107	695
Net charge-offs	1,101	382	71	122	151	215	160
Cash dividends	3,470	482	293	837	653	926	279
Retained earnings	4,922	885	619	803	1,019	1,181	416
Net operating income	8,452	1,305	930	1,691	1,687	2,144	696

* 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.



Quarterly Banking Profile

2025 QUARTER 3

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

Performance ratios (annualized, %)	All Community Banks		Third Quarter 2025, Geographic Regions*					
	3rd Quarter 2025	2nd Quarter 2025	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Yield on earning assets	5.80	5.69	5.51	5.90	5.71	5.92	6.03	5.81
Cost of funding earning assets	2.07	2.06	2.23	1.95	2.05	2.16	2.02	1.78
Net interest margin	3.73	3.63	3.28	3.95	3.66	3.77	4.01	4.03
Noninterest income to assets	0.81	0.77	0.72	0.84	0.93	0.77	0.87	0.73
Noninterest expense to assets	2.63	2.63	2.47	2.72	2.61	2.58	2.77	2.75
Loan and lease loss provision to assets	0.20	0.20	0.26	0.17	0.15	0.18	0.17	0.29
Net operating income to assets	1.23	1.11	0.82	1.33	1.33	1.34	1.47	1.11
Pretax return on assets	1.46	1.33	1.11	1.63	1.55	1.52	1.65	1.46
Return on assets	1.22	1.11	0.86	1.31	1.29	1.32	1.45	1.11
Return on equity	11.55	10.74	8.06	12.74	12.62	12.80	13.68	9.80
Net charge-offs to loans and leases	0.23	0.19	0.33	0.15	0.14	0.17	0.22	0.38
Loan and lease loss provision to net charge-offs	122.97	150.27	108.00	169.27	153.84	149.04	108.78	109.20
Efficiency ratio	60.28	62.87	64.84	59.73	56.73	59.56	59.70	60.90
Net interest income to operating revenue	81.20	81.54	81.12	81.58	78.75	82.18	81.20	83.83
% of unprofitable institutions	5.11	5.55	8.04	7.42	4.88	2.50	5.04	8.62
% of institutions with earnings gains	78.14	76.23	79.67	77.30	80.14	81.57	72.37	76.29

*See Table IV-A for explanation.

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

Performance ratios (%)	All Community Banks		First Three Quarters 2025, Geographic Regions*					
	First Three Qtrs 2025	First Three Qtrs 2024	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Yield on earning assets	5.67	5.54	5.38	5.80	5.58	5.77	5.92	5.68
Cost of funding earning assets	2.07	2.24	2.23	1.95	2.05	2.15	2.03	1.78
Net interest margin	3.60	3.30	3.15	3.84	3.53	3.63	3.90	3.90
Noninterest income to assets	0.76	0.75	0.68	0.73	0.89	0.74	0.78	0.69
Noninterest expense to assets	2.60	2.53	2.45	2.69	2.61	2.52	2.71	2.74
Loan and lease loss provision to assets	0.19	0.14	0.25	0.18	0.14	0.17	0.14	0.30
Net operating income to assets	1.12	0.97	0.74	1.19	1.21	1.25	1.38	1.02
Pretax return on assets	1.33	1.17	0.95	1.47	1.44	1.43	1.56	1.21
Return on assets	1.11	0.97	0.75	1.18	1.19	1.25	1.37	0.94
Return on equity	10.75	9.77	7.09	11.79	11.84	12.33	13.14	8.40
Net charge-offs to loans and leases	0.19	0.14	0.23	0.15	0.15	0.15	0.16	0.35
Loan and lease loss provision to net charge-offs	139.75	144.30	146.24	174.10	132.43	151.32	127.09	120.79
Efficiency ratio	62.34	65.40	66.97	61.82	60.68	60.58	60.98	62.91
Net interest income to operating revenue	81.68	80.53	81.34	83.15	78.74	82.20	82.30	84.08
% of unprofitable institutions	5.26	6.64	10.17	6.97	5.57	2.41	3.84	10.78
% of institutions with earnings gains	78.85	44.05	77.78	78.43	82.58	82.31	74.01	70.69

*See Table IV-A for explanation.



Quarterly Banking Profile

2025 QUARTER 3

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

September 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	0.42	0.34	0.44	0.43	0.38	0.58	0.36
Construction and development	0.50	0.39	0.46	0.59	0.34	0.62	0.45
Nonfarm nonresidential	0.34	0.28	0.31	0.33	0.32	0.40	0.43
Multifamily residential real estate	0.24	0.30	0.31	0.19	0.18	0.31	0.13
Home equity loans	0.46	0.52	0.50	0.45	0.35	0.53	0.35
Other 1-4 family residential	0.56	0.38	0.65	0.59	0.56	0.84	0.29
Commercial and industrial loans	0.53	0.33	0.73	0.44	0.57	0.61	0.66
Loans to individuals	1.81	2.39	1.17	0.70	1.37	3.00	1.47
Credit card loans	3.22	2.55	1.62	1.13	5.01	1.55	2.60
Other loans to individuals	1.75	2.39	1.16	0.70	1.07	3.03	1.33
All other loans and leases (including farm)	0.31	0.12	0.27	0.29	0.37	0.40	0.41
Total loans and leases	0.48	0.40	0.50	0.43	0.44	0.66	0.46
Percent of Loans Noncurrent							
All loans secured by real estate	0.73	0.78	0.62	0.73	0.67	0.81	0.69
Construction and development	0.89	1.48	0.64	0.57	0.86	0.74	1.21
Nonfarm nonresidential	0.78	0.79	0.68	0.84	0.85	0.81	0.61
Multifamily residential real estate	0.68	0.82	0.34	0.84	0.39	0.41	0.68
Home equity loans	0.57	0.70	0.31	0.40	0.41	0.51	1.13
Other 1-4 family residential	0.65	0.63	0.59	0.62	0.51	0.90	0.48
Commercial and industrial loans	1.23	1.34	1.33	1.01	1.33	1.08	1.44
Loans to individuals	0.73	0.52	0.41	0.52	0.58	1.33	0.93
Credit card loans	2.79	1.86	0.59	0.49	2.57	0.63	4.41
Other loans to individuals	0.64	0.49	0.41	0.52	0.42	1.34	0.50
All other loans and leases (including farm)	0.53	0.25	1.53	0.37	0.53	0.58	1.22
Total loans and leases	0.78	0.80	0.72	0.73	0.74	0.85	0.81
Percent of Loans Charged-Off (net, YTD)							
All loans secured by real estate	0.07	0.14	0.03	0.08	0.03	0.06	0.05
Construction and development	0.10	0.30	0.03	0.03	0.08	0.06	0.15
Nonfarm nonresidential	0.11	0.27	0.05	0.09	0.05	0.05	0.06
Multifamily residential real estate	0.13	0.13	0.06	0.33	0.01	0.03	0.02
Home equity loans	0.03	0.00	0.01	0.00	0.01	0.03	0.16
Other 1-4 family residential	0.02	0.00	0.00	0.01	0.01	0.07	0.01
Commercial and industrial loans	0.47	0.53	0.52	0.49	0.39	0.41	0.59
Loans to individuals	1.68	1.48	1.13	0.47	1.88	1.29	4.15
Credit card loans	9.86	5.79	2.14	1.73	14.23	1.94	11.16
Other loans to individuals	1.33	1.38	1.11	0.45	0.87	1.28	3.28
All other loans and leases (including farm)	0.15	0.13	0.55	0.11	0.08	0.24	0.27
Total loans and leases	0.19	0.23	0.15	0.15	0.15	0.16	0.35
Loans Outstanding (in billions)							
All real estate loans	\$1,518.4	\$383.3	\$155.2	\$275.6	\$259.6	\$309.2	\$135.6
Construction and development	154.9	27.0	17.7	25.5	27.0	46.1	11.6
Nonfarm nonresidential	596.4	142.3	67.1	103.9	87.8	127.1	68.2
Multifamily residential real estate	155.9	61.9	8.9	32.5	22.1	14.2	16.5
Home equity loans	54.6	12.3	7.4	12.8	7.2	7.9	7.0
Other 1-4 family residential	467.2	137.3	49.2	81.7	73.7	96.8	28.4
Commercial and industrial loans	235.0	47.0	22.9	45.8	49.7	49.4	20.2
Loans to individuals	72.0	16.7	7.8	11.2	13.2	13.7	9.5
Credit card loans	2.9	0.4	0.1	0.2	1.0	0.2	1.0
Other loans to individuals	69.1	16.3	7.7	11.0	12.2	13.5	8.5
All other loans and leases (including farm)	117.8	22.4	4.5	24.1	40.3	20.7	5.8
Total loans and leases (plus unearned income)	1,943.2	469.3	190.4	356.7	362.7	393.0	171.1
Memo: Unfunded Commitments (in millions)							
Total Unfunded Commitments	395,254	90,069	35,503	75,765	80,467	73,614	39,836
Construction and development: 1-4 family residential	31,840	4,837	4,513	4,768	5,637	10,031	2,054
Construction and development: CRE and other	82,849	17,946	8,604	15,225	12,811	20,575	7,688
Commercial and industrial	118,889	29,817	9,574	24,563	22,048	21,041	11,848

* 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 \$4.8 Billion

DIF Reserve Ratio Rises 4 Basis Points, Ends Third Quarter at 1.40 Percent

No Institutions Failed During the Third Quarter

During the third quarter, the Deposit Insurance Fund (DIF) balance increased by \$4.8 billion to \$150.1 billion. The rise in the DIF was primarily driven by assessment income of \$3.3 billion. Interest earned on securities, negative provisions, and unrealized gains on securities also contributed a combined \$2.1 billion to the fund during the quarter. These gains were partially offset by operating expenses of \$0.6 billion. There were no institutions that failed during the third quarter.

The deposit insurance assessment base—average consolidated total assets minus average tangible equity—increased by 1.2 percent in the third quarter and is above balances reported a year ago by 3.5 percent.

The quarterly change to total estimated insured deposits was 0.1 percent for the third quarter, and remains above balances reported a year ago by 0.7 percent. The DIF's reserve ratio (the fund balance as a percent of insured deposits) was 1.40 percent on September 30, 2025, up 4 basis points from the previous quarter and 15 basis points higher than the previous year.

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Quarterly Banking Profile

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

(dollar figures in millions)	Deposit Insurance Fund**													
	3rd Quarter 2025	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	
Beginning 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	
Changes in Fund Balance:														
Assessments earned	3,251	3,624	3,171	3,211	3,260	3,218	3,248	3,107	3,225	3,127	3,306	2,142	2,145	
Interest earned on investment securities	1,170	1,104	1,065	1,057	1,118	981	795	574	828	673	661	498	332	
Realized gain on sale of investments			0	0	0	0	0	-450	-272	96	-1,666	0	0	
Operating expenses	570	630	617	666	594	609	564	604	517	497	508	515	456	
Provision for insurance losses	-800	-291	-83	-370	-35	-320	9	856	1,237	2,033	16,402	-48	-49	
All other income, net of expenses	16	20	19	15	22	19	32	30	4	3	12	114	6	
Unrealized gain/(loss) on available-for-sale securities***	99	39	73	3	34	7	20	638	340	-472	2,450	474	-1,077	
Total fund balance change	4,766	4,448	3,794	3,990	3,875	3,936	3,522	2,439	2,371	897	-12,147	2,761	999	
Ending Fund Balance	150,109	145,343	140,895	137,101	133,111	129,236	125,300	121,778	119,339	116,968	116,071	128,218	125,457	
Percent change from four quarters earlier	12.77	12.46	12.45	12.58	11.54	10.49	7.95	-5.02	-4.88	-6.02	-5.66	4.12	2.89	
Reserve Ratio (%)	1.40	1.36	1.31	1.28	1.25	1.21	1.17	1.15	1.13	1.11	1.11	1.25	1.23	
Estimated Insured Deposits	10,717,046	10,708,540	10,793,718	10,682,087	10,644,937	10,647,035	10,749,246	10,625,404	10,571,268	10,571,898	10,465,819	10,271,856	10,171,019	
Percent change from four quarters earlier	0.68	0.58	0.41	0.53	0.70	0.71	2.71	3.44	3.94	4.88	3.22	3.76	4.44	
Percent of Total Deposit Liabilities After Exclusions	57.49	57.75	58.53	58.40	58.98	59.65	59.58	59.52	59.04	59.05	58.17	55.69	55.06	
Estimated Uninsured Deposits	7,923,427	7,834,782	7,647,892	7,608,270	7,402,943	7,201,552	7,293,902	7,225,180	7,333,533	7,330,566	7,526,314	8,173,963	8,300,723	
Percent change from four quarters earlier	7.03	8.79	4.85	5.30	0.95	-1.76	-3.09	-11.61	-11.65	-13.93	-14.09	-7.16	-1.42	
Percent of Total Deposit Liabilities After Exclusions	42.51	42.25	41.47	41.60	41.02	40.35	40.42	40.48	40.96	40.95	41.83	44.31	44.94	
Total Deposit Liabilities After Exclusions****	18,640,473	18,543,322	18,441,610	18,290,357	18,047,880	17,848,586	18,043,148	17,850,584	17,904,801	17,902,464	17,992,133	18,445,819	18,471,742	
Percent change from four quarters earlier	3.28	3.89	2.21	2.46	0.80	-0.30	0.28	-3.23	-3.07	-3.73	-4.81	-1.38	1.72	
Assessment Base*****	21,911,336	21,657,189	21,334,388	21,348,156	21,160,518	21,014,103	20,970,183	20,866,433	20,695,298	20,813,557	20,701,787	20,976,554	20,985,003	
Percent change from four quarters earlier	3.55	3.06	1.74	2.31	2.25	0.96	1.30	-0.52	-1.38	-0.95	-0.94	1.44	4.28	
Number of Institutions Reporting	4,388	4,430	4,471	4,496	4,526	4,547	4,577	4,596	4,623	4,654	4,681	4,715	4,755	

* 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	57	68	66	52	39	44	56	51	60
Failed Institutions									
Number of institutions	2	1	2	5	0	0	4	4	0
Total assets*	\$109	\$5,224	\$5,303	\$552,539	\$0	\$0	\$455	\$209	\$0

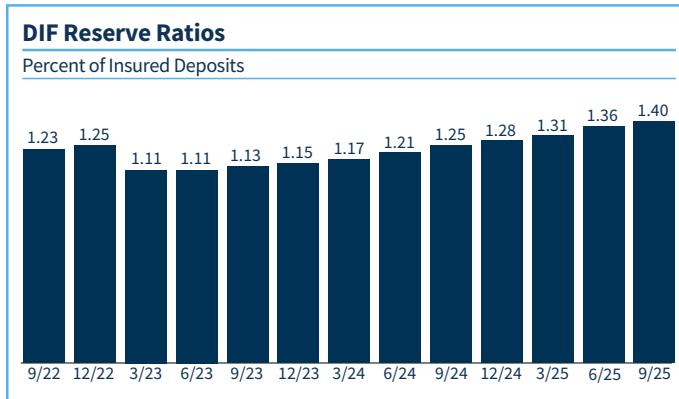
* Total assets are based on final Call Reports submitted by failed institutions.

** Through September 30.



Quarterly Banking Profile

2025 QUARTER 3



Deposit Insurance Fund Balance and Insured Deposits (\$ Millions)		
	DIF Balance	DIF-Insured Deposits
9/22	\$125,457	\$10,171,019
12/22	128,218	10,271,856
3/23	116,071	10,465,819
6/23	116,968	10,571,898
9/23	119,339	10,571,268
12/23	121,778	10,625,404
3/24	125,300	10,749,246
6/24	129,236	10,647,035
9/24	133,111	10,644,937
12/24	137,101	10,682,087
3/25	140,895	10,793,718
6/25	145,343	10,708,540
9/25	150,109	10,717,046

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

(dollar figures in billions) September 30, 2025	Number of Institutions	Total Assets	Domestic Deposits*	Est. Insured Deposits
Commercial Banks and Savings Institutions				
FDIC-Insured Commercial Banks	3,848	\$23,937	\$17,162	\$9,889
FDIC-Supervised	2,506	3,644	2,943	1,966
OCC-Supervised	675	16,194	11,217	6,267
Federal Reserve-Supervised	667	4,100	3,001	1,656
FDIC-Insured Savings Institutions	531	1,176	958	773
OCC-Supervised	231	538	424	351
FDIC-Supervised	266	320	254	188
Federal Reserve-Supervised	34	318	280	234
Total Commercial Banks and Savings Institutions	4,379	25,113	18,119	10,662
Other FDIC-Insured Institutions				
U.S. Branches of Foreign Banks	9	112	65	55
Total FDIC-Insured Institutions	4,388	25,225	18,185	10,717

* 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 June 30, 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	2,631	59.4	\$8,156.4	37.7
5.01 - 8.00	1,169	26.4	11,676.0	53.9
8.01 - 12.00	478	10.8	1,460.9	6.7
12.01 - 17.00	72	1.6	94.7	0.4
>17.00	80	1.8	269.2	1.2

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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 three) and large metropolitan areas (fixed at two) 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 \geq 10 percent of total assets
- More than 50 percent of assets in certain specialty banks, including:
 - credit card specialists
 - consumer nonbank banks¹
 - industrial loan companies
 - trust companies
 - bankers' banks

Include: All remaining banking organizations with:

- Total assets $<$ indexed size threshold²
- Total assets \geq indexed size threshold, where:
 - Loan to assets $>$ 33 percent
 - Core deposits to assets $>$ 50 percent
 - More than 1 office but no more than the indexed maximum number of offices.³
 - Number of large MSAs with offices \leq 2
 - Number of states with offices \leq 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*

¹Consumer nonbank banks are financial institutions with limited charters that can make commercial loans or take deposits, but not both.

²Asset size threshold indexed to equal \$250 million in 1985 and \$2.30 billion in 2025.

³Maximum number of offices indexed to equal 40 in 1985 and 109 in 2025.

⁴Maximum 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-third-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



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percent of an institution's initial base assessment rate (IBAR). 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	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 Insurance Fund (BIF) and the Savings Association (SAIF) Insurance Fund 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, operational risk, and 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 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 and 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.