



Statistics At A Glance

Historical Trends

As of December 31, 2025

Dollar Amounts in Billions	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005
Number of FDIC-Insured	4,336	4,487	4,587	4,706	4,839	5,002	5,177	5,406	5,670	5,913	6,182	6,509	6,812	7,083	7,357	7,658	8,012	8,304	8,534	8,680	8,833
Number of FDIC-Supervised	2,738	2,930	2,848	3,122	3,032	3,221	3,338	3,483	3,787	3,637	3,947	4,138	4,312	4,460	4,598	4,715	4,941	5,097	5,198	5,220	5,245
Total Assets	\$ 25,258	\$ 24,101	\$ 23,666	\$ 23,595	\$ 23,720	\$ 21,869	\$ 18,646	\$ 17,943	\$ 17,415	\$ 16,780	\$ 15,968	\$ 15,554	\$ 14,731	\$ 14,450	\$ 13,891	\$ 13,319	\$ 13,087	\$ 13,818	\$ 13,034	\$ 11,862	\$ 10,879
Total Loans	\$ 13,478	\$ 12,725	\$ 12,452	\$ 12,227	\$ 11,247	\$ 10,864	\$ 10,518	\$ 10,152	\$ 9,721	\$ 9,305	\$ 8,839	\$ 8,309	\$ 7,893	\$ 7,695	\$ 7,474	\$ 7,375	\$ 7,282	\$ 7,858	\$ 7,906	\$ 7,234	\$ 6,718
Domestic Deposits	\$ 18,438	\$ 17,748	\$ 17,346	\$ 17,726	\$ 18,190	\$ 16,290	\$ 13,221	\$ 12,613	\$ 12,081	\$ 11,649	\$ 10,908	\$ 10,371	\$ 9,791	\$ 9,447	\$ 8,758	\$ 7,873	\$ 7,697	\$ 7,490	\$ 6,913	\$ 6,631	\$ 6,221
Bank Net Income	\$ 295.60	\$ 268.14	\$ 254.03	\$ 262.66	\$ 279.13	\$ 147.13	\$ 232.78	\$ 236.76	\$ 164.09	\$ 170.51	\$ 163.44	\$ 152.25	\$ 154.31	\$ 141.04	\$ 118.41	\$ 85.49	\$ -9.96	\$ 9.09	\$ 99.94	\$ 145.22	\$ 133.82
Percent Profitable	% 94.9	% 93.0	% 94.5	% 96.5	% 96.9	% 95.3	% 96.3	% 96.5	% 94.4	% 95.5	% 95.2	% 93.7	% 91.8	% 89.0	% 83.8	% 77.9	% 69.2	% 75.1	% 87.9	% 92.1	% 93.8
Average Return on Assets	% 1.20	% 1.12	% 1.09	% 1.11	% 1.23	% 0.72	% 1.29	% 1.35	% 0.97	% 1.04	% 1.04	% 1.01	% 1.07	% 1.00	% 0.88	% 0.65	% -0.08	% 0.07	% 0.81	% 1.28	% 1.28
Average Return on Equity	% 11.82	% 11.37	% 11.38	% 11.81	% 12.21	% 6.85	% 11.38	% 11.98	% 8.60	% 9.27	% 9.29	% 9.01	% 9.54	% 8.90	% 7.79	% 5.85	% -0.73	% 0.70	% 7.75	% 12.30	% 12.43
Net Interest Margin	% 3.30	% 3.22	% 3.30	% 2.95	% 2.54	% 2.82	% 3.36	% 3.40	% 3.25	% 3.13	% 3.08	% 3.14	% 3.26	% 3.42	% 3.60	% 3.76	% 3.49	% 3.16	% 3.29	% 3.33	% 3.47
Equity to Assets	% 10.28	% 10.00	% 9.68	% 9.34	% 9.94	% 10.17	% 11.32	% 11.25	% 11.22	% 11.10	% 11.24	% 11.15	% 11.15	% 11.17	% 11.16	% 11.15	% 10.88	% 9.38	% 10.34	% 10.52	% 10.28
Noncurrent Loan Rate - Total Loans¹	% 0.96	% 0.98	% 0.86	% 0.74	% 0.89	% 1.19	% 0.91	% 0.99	% 1.20	% 1.42	% 1.56	% 1.96	% 2.63	% 3.60	% 4.20	% 4.87	% 5.44	% 2.94	% 1.42	% 0.80	% 0.74
Real Estate Loans	% 1.26	% 1.21	% 1.03	% 0.90	% 1.29	% 1.65	% 1.12	% 1.32	% 1.66	% 1.95	% 2.48	% 3.35	% 4.45	% 6.00	% 6.61	% 7.03	% 7.22	% 3.82	% 1.75	% 0.82	% 0.71
C&I Loans	% 0.99	% 0.93	% 0.73	% 0.67	% 0.68	% 0.99	% 0.79	% 0.68	% 0.90	% 1.28	% 0.78	% 0.50	% 0.63	% 0.88	% 1.29	% 2.44	% 3.43	% 1.69	% 0.67	% 0.64	% 0.77
Loans to Individuals	% 1.17	% 1.27	% 1.13	% 0.85	% 0.64	% 0.86	% 1.02	% 1.03	% 0.97	% 0.92	% 0.85	% 0.89	% 1.05	% 1.17	% 1.43	% 1.76	% 2.18	% 1.77	% 1.43	% 1.20	% 1.13
Coverage Ratio ²	% 171.18	% 177.89	% 203.50	% 217.41	% 178.73	% 183.71	% 129.89	% 124.39	% 106.30	% 92.18	% 85.97	% 75.39	% 65.59	% 58.55	% 60.98	% 64.47	% 57.72	% 74.99	% 91.66	% 134.80	% 154.70
Net Charge-Off Rate - All Loans	% 0.62	% 0.68	% 0.52	% 0.27	% 0.25	% 0.50	% 0.52	% 0.48	% 0.50	% 0.47	% 0.44	% 0.49	% 0.69	% 1.10	% 1.55	% 2.55	% 2.52	% 1.28	% 0.59	% 0.39	% 0.49
Real Estate Loans	% 0.09	% 0.11	% 0.07	% 0.00	% 0.01	% 0.04	% 0.01	% 0.01	% 0.03	% 0.06	% 0.13	% 0.20	% 0.48	% 1.02	% 1.34	% 1.97	% 2.04	% 0.98	% 0.24	% 0.08	% 0.05
C&I Loans	% 0.57	% 0.50	% 0.36	% 0.17	% 0.19	% 0.53	% 0.36	% 0.28	% 0.38	% 0.45	% 0.27	% 0.24	% 0.32	% 0.51	% 0.90	% 1.77	% 2.37	% 1.01	% 0.54	% 0.32	% 0.32
Loans to Individuals	% 2.93	% 3.03	% 2.29	% 1.30	% 1.19	% 2.07	% 2.42	% 2.35	% 2.26	% 1.96	% 1.80	% 1.95	% 2.16	% 2.50	% 3.50	% 6.08	% 5.45	% 3.41	% 2.52	% 2.02	% 2.72
Commercial Banks	3,815	3,942	4,028	4,127	4,232	4,375	4,518	4,715	4,918	5,112	5,338	5,607	5,847	6,072	6,275	6,519	6,829	7,076	7,279	7,397	7,523
New Reporters	4	6	6	14	11	7	13	7	5	0	1	0	1	0	3	9	25	89	165	178	166
Mergers	121	79	100	115	152	145	204	226	196	221	264	237	203	172	165	184	152	259	282	305	269
Savings Institutions	521	545	559	579	607	627	659	691	752	801	844	902	965	1,011	1,082	1,139	1,183	1,228	1,255	1,283	1,310
New Reporters	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	2	6	8	17	16	13
Mergers	15	9	7	19	13	21	22	33	34	30	40	35	29	36	31	13	26	32	39	37	41
Problem Institutions	60	66	52	39	44	56	51	60	95	123	183	291	467	651	813	884	702	252	76	50	52
Deposit Insurance Fund³																					
Fund Balance	\$ 153.9	\$ 137.1	\$ 121.8	\$ 128.2	\$ 123.1	\$ 117.9	\$ 110.3	\$ 102.6	\$ 92.7	\$ 83.2	\$ 72.6	\$ 62.8	\$ 47.2	\$ 33.0	\$ 11.8	\$ -7.4	\$ -20.9	\$ 17.3	\$ 52.4	\$ 50.2	\$ 48.6
Insured Deposits	\$ 10,822	\$ 10,683	\$ 10,626	\$ 10,274	\$ 9,900	\$ 9,101	\$ 7,810	\$ 7,517	\$ 7,157	\$ 6,916	\$ 6,519	\$ 6,196	\$ 5,998	\$ 7,402	\$ 6,973	\$ 6,302	\$ 5,408	\$ 4,751	\$ 4,292	\$ 4,154	\$ 3,891
Reserve Ratio	% 1.42	% 1.28	% 1.15	% 1.25	% 1.24	% 1.30	% 1.41	% 1.37	% 1.30	% 1.20	% 1.11	% 1.01	% 0.79	% 0.45	% 0.17	% -0.12	% -0.39	% 0.36	% 1.22	% 1.21	% 1.25
Number Failed Institutions	2	2	5	0	0	4	4	0	8	5	8	18	24	51	92	157	140	25	3	0	0
Failed Assets ⁴	\$ 0.109	\$ 5.303	\$ 552.539	\$ 0.000	\$ 0	\$ 0.455	\$ 0.209	\$ 0.000	\$ 5.082	\$ 0.277	\$ 6.706	\$ 2.914	\$ 6.044	\$ 11.617	\$ 34.923	\$ 92.085	\$ 169.709	\$ 371.945	\$ 2.615	\$ 0.000	\$ 0.000
Number Assisted Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	5	0	0	0
Assisted Assets ⁴	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.000	\$ 0.00	\$ 1,917.48	\$ 1306.040	\$ 0.000	\$ 0.000	\$ 0.000
Estimated Losses(DIF) ⁵	\$ 0.054	\$ 0.709	\$ 19.021	\$ 0.000	\$ 0	\$ 0.092	\$ 0.026	\$ 0.000	\$ 1.079	\$ 0.042	\$ 0.859	\$ 0.378	\$ 1.203	\$ 2.380	\$ 6.388	\$ 15.420	\$ 24.806	\$ 17.746	\$ 0.157	\$ 0.000	\$ 0.000
Resolution Receivables ⁶	\$ 28.405	\$ 32.281	\$ 97.778	\$ 0.521	\$ 0.885	\$ 1.367	\$ 2.669	\$ 3.058	\$ 5.973	\$ 7.790	\$ 11.578	\$ 18.181	\$ 16.345	\$ 23.12	\$ 28.549	\$ 29.533	\$ 38.409	\$ 15.766	\$ 0.808	\$ 0.482	\$ 0.533
Number of FDIC Employees⁷	5,137	6,404	5,951	5,612	5,670	5,776	5,593	5,693	5,880	6,096	6,385	6,631	7,254	7,476	7,973	8,150	6,557	4,988	4,532	4,476	4,514

¹Nonaccruing loans and loans past due 90+ days.

²Loss reserve as a percentage of noncurrent loans.

³Prior to 2006, amounts represent sum of separate BIF and SAIF amounts.

⁴Prior years have been revised to reflect failed/assisted assets as reported on the Call Report for the quarter prior to failure/assistance.

⁵Includes RTC resolutions from 1990-1995, excludes Transaction Account Guarantee program (TAG) losses from inception in 2008 until the program ended in 2011.

⁶Includes remaining receivership assets from prior years.

⁷FTEs no longer include employees who accepted the deferred resignation program, as well as other employees on administrative leave. Beginning in 2008, FDIC began reporting the number of FDIC employees based on a new, full-time equivalent methodology. Prior years have been revised to reflect the number of employees as reported in the FDIC Annual Report.