

FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

FEBRUARY 2026

Chairman Hill Testifies Before Senate Committee on Banking, Housing, and Urban Affairs 1

FDIC Releases Results of Fourth Quarter 2025 Quarterly Banking Profile 1

In Memoriam 2

Chairman Hill Testifies Before Senate Committee on Banking, Housing, and Urban Affairs

Chairman Travis Hill was among several regulatory agency heads invited to testify before the Senate Committee on Banking, Housing, and Urban Affairs at a hearing entitled, [Update from the Prudential Regulators: Rightsizing Regulation to Promote American Opportunity](#). His testimony reported on the FDIC's recent work to improve our regulatory and supervisory approach across a number of areas, while continuing to fulfill our core mission of insuring deposits, promoting the safety and soundness of banks, and resolving failed institutions.

"Over the past year, the FDIC has made significant progress on reforming supervision so it is less process-driven

and more focused on core financial risks; engaging in a thoughtful review of our regulations, guidance, and manuals; reevaluating numerous aspects of our resolution and receivership management functions; and promoting the prudent adoption of innovative and transformative technologies in the financial services sector," Chairman Hill said. "Going forward, we will continue to work to drive economic growth and access to capital, while fulfilling our critical role in promoting a safe, sound, and resilient banking system."

You can read the Chairman's full testimony [here](#). 📄

FDIC Releases Results of Fourth Quarter 2025 Quarterly Banking Profile

On February 24, 2026, the FDIC presented the latest financial summary for 4,336 FDIC-insured commercial banks and savings associations. In fourth quarter 2025, FDIC-insured institutions reported a return on assets (ROA) ratio of 1.24 percent and aggregate net income of \$77.7 billion, a decrease of \$1.6 billion (2.0 percent) from the prior quarter. For the full year, FDIC-supervised institutions reported net income of \$295.6 billion, a 10.2 percent

increase from 2024. The banking industry continued to maintain strong capital and liquidity levels, which support lending and protect against potential losses. Other key findings of the FDIC's Quarterly Banking Profile include:

- The net interest margin rose from the previous quarter to 3.39 percent, driven by a 2.2 percent increase in net interest income.

The FDIC News is published monthly by the Office of Communications (OCOM) of the Federal Deposit Insurance Corporation (FDIC), 550 17th Street N.W., Room 7102 Washington, DC 20429
Amy Thompson, Director, OCOM
Carly Brewster, Writer/Editor, OCOM
Mirela Shehu, Designer, OCOM

see [FDIC Releases Results](#), page 2

FDIC Releases Results, from page 1

- Net income among community banks decreased 3.8 percent from the prior quarter.
- Loan growth accelerated to 2.0 percent from the prior quarter, and annual growth increased to 5.9 percent.
- Domestic deposits grew 1.8 percent, the sixth consecutive quarterly increase.
- Asset quality metrics remained generally favorable, though some commercial real estate and consumer portfolios have elevated delinquency rates.
- The Deposit Insurance Fund Reserve Ratio increased 2 basis points to 1.42 percent.

For more information, read the [FDIC's statement with accompanying charts](#). Additional [charts and data](#) are available for download. 📄

In Memoriam

Donald Ray "Poppy" Turner, age 85, of Haughton, LA, passed away peacefully on January 20, 2026, surrounded by his family and those he loved.

Donald graduated from Bastrop High School and Northeast Louisiana University. He honorably served in the United States Army as a Captain in the Infantry, with service in Korea. Following his military service, he built a distinguished career as a Field Office Supervisor with the Federal Deposit Insurance Corporation.

A devoted husband, father, grandfather, and friend, Don lived a life marked by faith, family, and joy. He was married to the love of his life, Wanda, for 61 years, and together they built a home filled with laughter, patience, and unwavering commitment.

Nothing brought him greater happiness than time spent with his grandchildren. Whether teaching them to fish, cheering them on from the sidelines, or simply listening to their stories, he treasured every moment with them and took great pride in the people they were becoming.

An avid outdoorsman, Don found peace on the golf course and along

the water with a fishing pole in hand. He believed that some of life's best conversations happened between swings and casts, and he never missed an opportunity to enjoy God's creation.

His Christian faith was the foundation of his life. He was a faithful member of both First Baptist Church Haughton and Immanuel Lutheran Church, where he worshiped, served, and formed lasting friendships. His faith guided his actions, shaped his character, and gave him strength in all seasons of life.

He is survived by his beloved wife, Wanda M. Turner; his sons, Chris Turner and wife Cathy L. Turner, Jason Turner and wife Arden B. Turner; daughter, Danielle T. Bryant and husband Layton Bryant; his cherished grandchildren; great grandchildren; nieces and nephews; and many extended family members and dear friends.

He was preceded in death by his parents, Herman Turner and Laverne Turner and his sister, Sybil Moss; nephew, Ryan Witherington.

A celebration of his life will be held on his birthday, May 10, 2026, at First Baptist Church Haughton, 105 E Washington Ave., Haughton, Louisiana



Donald Ray "Poppy" Turner

71037. Details regarding the time will be announced at a later date.

In lieu of flowers, the family requests that memorials be made to First Baptist Church Haughton or Immanuel Lutheran Church or a charity of your choice.

Though he will be deeply missed, his family finds comfort in knowing he now rests in the arms of his Savior Jesus Christ, reunited with loved ones who went before him, and at peace forever. 📄

In Memoriam, *from page 2*

Cheryl Lynn Hanson Browning, 62, of Lake Crystal, Minnesota passed away on January 4, 2026, at the Lakeshore Rehabilitation Center in Waseca, following an extended battle with brain cancer.

Cheryl was born on August 9, 1963, in Minneapolis to James and Vivian (Ellefson) Hanson, but grew up in Princeton. Cheryl graduated from Princeton High School in 1981, then began her undergraduate studies at St. Cloud State University. She took a brief break from school to work in San Diego as a nanny, then returned to St. Cloud to complete her degree in Business Administration in 1988. Cheryl's college studies took her on numerous excursions, including two trips to Spain and a snorkeling course in the Florida Keys.

In 1988, Cheryl began working for the Federal Deposit Insurance Corporation

as a bank examiner in the Minneapolis FDIC Field Office, which eventually took her to West Virginia and Michigan. She married Chris Browning on July 25, 1997, in Winfield, West Virginia, and they returned to Minnesota in 2003, and settled in Lake Crystal. Cheryl served as the FDIC Supervisory Examiner of the Mankato Field Office from 2003 until her retirement in 2019.

In her free time, Cheryl enjoyed traveling, camping, live music, gardening, dining out with friends, and tending to her pets, including rabbits and her beloved cat, Monty.

Cheryl was preceded in death by her husband Christopher (2021), her parents James (2022) and Vivian (2020) Hanson, and brother Charles (2004). She is survived by her brothers Greg and Steve (Michelle), stepdaughters Rea, Elisabeth



Cheryl Browning

(Nick), and Katherine (Russ), several nieces and nephews, and many cousins.

A private memorial service will be held at a later date. 🏠