FDIC Statistics At A Glance

Historical Trends

As of March 31, 2025

Dollar Amounts in Billions		2025 YTD[1]	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005
Number of FDIC-Insured		4,462	4,487	4,587	4,706	4,839	5,000	5,172	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		2,829	2,848	2,930	3,032	3,122	3,221	3,338	3,483	3,637	3,787	3,947	4,138	4,312	4,460	4,598	4,715	4,941	5,097	5,198	5,220	5,245
Total Assets	$	24,538	24,101	23,667	23,596	23,720	21,869	18,645	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	$	12,787	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	$	17,928	17,748	17,346	17,726	18,190	16,290	13,220	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	$	70.60	268.12	254.06	262.67	279.13	147.13	232.77	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	%	93.6	93.2	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	%	1.16	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	0.03	0.81	1.28	1.28
Average Return on Equity	%	11.58	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	0.35	7.75	12.30	12.43
Net Interest Margin	%	3.25	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	%	10.07	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	9.33	10.34	10.52	10.28
Noncurrent Loan Rate - Total Loans[2]	%	0.98	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	2.97	1.42	0.80	0.74
Real Estate Loans	%	1.24	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	3.86	1.75	0.82	0.71
C&I Loans	%	0.97	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	%	1.21	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[3]	%	177.54	177.86	203.39	217.32	178.72	183.71	129.88	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	%	0.67	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	%	0.08	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	%	0.51	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	%	3.24	3.02	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		3,917	3,941	4,027	4,127	4,232	4,373	4,513	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		1	6	6	14	12	8	13	7	5	0	1	0	1	0	3	9	25	89	165	178	166
Mergers		24	79	100	115	151	143	203	226	196	221	264	237	203	172	165	184	152	259	282	305	269
Savings Institutions		545	546	560	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		1	9	7	19	13	21	22	33	34	30	40	35	29	36	31	13	26	32	39	37	41
Problem Institutions																						
Number		63	66	52	39	44	56	51	60	95	123	183	291	467	651	813	884	702	252	76	50	52
Deposit Insurance Fund[4]																						
Fund Balance	$	140.9	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	$	10,784	10,674	10,618	10,263	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	%	1.31	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		1	2	5	0	0	4	4	0	8	5	8	18	24	51	92	157	140	25	3	0	0
Failed Assets[5]	$	0.460	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[5]	$	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	1306.042	0.000	0.000	0.000
Estimated Losses(DIF)[6]	$	0.28	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[7]	$	32.398	32.281	97.778	0.521	0.885	1.367	2.669	3.058	5.973	7.790	11.578	18.181	16.345	23.1204	28.549	29.533	38.409	15.766	0.808	0.482	0.533
Number of FDIC Employees[8]		6,336	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

[1]Ratios annualized where appropriate.

[2]Nonaccruing loans and loans past due 90+ days.

[3]Loss reserve as a percentage of noncurrent loans.

[4]Prior to 2006, amounts represent sum of separate BIF and SAIF amounts.

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

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

[7]Includes remaining receivership assets from prior years.

[8]FTEs 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.