Quarterly Banking Profile

First Quarter 2025

INSURED INSTITUTION PERFORMANCE

- ***Net Income Increased from the Prior Quarter, Led by Higher Noninterest Income***
- ***Quarterly Net Interest Margin Ticked Down from the Prior Quarter***
- ***Asset Quality Metrics Remained Generally Favorable, Though Weakness in Certain Portfolios Persisted***
- ***Loan Growth Remained Tepid***
- ***Domestic Deposits Increased for the Third Consecutive Quarter***
- ***The Deposit Insurance Fund Reserve Ratio Increased 3 Basis Points to 1.31 Percent***

Net Income Increased from the Prior Quarter, Led by Higher Noninterest Income

Quarterly net income for the 4,462 FDIC-insured commercial banks and savings institutions totaled $70.6 billion, up $3.8 billion (5.8 percent) from the prior quarter. The banking industry reported an aggregate return on assets of 1.16 percent in first quarter 2025, up from 1.11 percent in fourth quarter 2024 and up from 1.09 percent in the year-ago quarter. The quarterly increase in net income was led by higher noninterest income (up $5.4 billion, or 7 percent). Gains in noninterest income were due to market movements and volatility as several large firms reported mark-to-market gains on certain financial instruments in the quarter. Industry noninterest income also benefited from other one-time items, such as gains on loan sales. Lower losses on the sale of securities also contributed to the increase in net income.

Quarterly Net Interest Margin Ticked Down from the Prior Quarter

The industry reported a modest quarterly decline in net interest income (down $278.3 million, or 0.2 percent), as interest income decelerated slightly more than interest expense. The net interest margin (NIM) fell 2 basis points to 3.25 percent, equal to the pre-pandemic average.[1]

Noninterest Expense Declined Modestly Quarter Over Quarter but Rose Year Over Year

Noninterest expense declined $226 million (0.2 percent) from the prior quarter but rose $2.1 billion (1.4 percent) from a year earlier to $149.0 billion. The quarterly decline was led by "all other noninterest expense" (down $3.4 billion, or 5.2 percent), while the annual increase was attributed to higher salaries and employee benefits (up $2.0 billion, or 2.8 percent).[2] The efficiency ratio (noninterest expense as a share of net operating revenue) declined from 57.4 percent in fourth quarter 2024 to 56.2 percent in first quarter 2025.

Provision Expense Increased from the Previous Quarter and One Year Earlier

Quarterly provision expense totaled $22.5 billion in the first quarter, up $66.5 million (0.3 percent) from the previous quarter and up $1.9 billion (9.1 percent) from one year earlier. The reserve coverage ratio (the ratio of the allowance for credit losses to noncurrent loans) was 177.5 percent in the first quarter, slightly below the 177.9 percent reported in the previous quarter. The industry continued to build reserves, as provision expenses exceeded net charge-offs by $1.2 billion for the quarter.

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

[2] "All other noninterest expense" includes material write-in items such as 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, fell 1 basis point from the prior quarter to 1.59 percent of total loans. The industry's PDNA ratio is still below the pre-pandemic average of 1.94 percent. While banks reported quarterly decreases in PDNA credit card loans (down $2.7 billion, or 9 basis points to 3.22 percent) and auto loans (down $2.6 billion, or 48 basis points to 2.84 percent), weaknesses persisted in certain portfolios. The PDNA rate for commercial real estate (CRE) loan portfolios is the highest it has been since fourth quarter 2014 at 1.49 percent. Multifamily CRE PDNAs have grown the most in the past year, up 88 basis points to 1.47 percent.

The industry's net charge-off rate decreased 3 basis points to 0.67 percent from the prior quarter and is 1 basis point higher than the year-ago quarter and 19 basis points above the pre-pandemic average. Most portfolios have net charge-off rates above their pre-pandemic averages including credit card loans, which are 123 basis points above the pre-pandemic average at 4.71 percent.

Unrealized Losses on Securities Decreased Both Quarterly and Annually

Unrealized losses on securities totaled $413.2 billion in the first quarter, down $67.5 billion (14 percent) from the prior quarter and down $103.3 billion (20 percent) from first quarter 2024.[3] Longer-term interest rates, in particular the 30-year mortgage and the 10-year Treasury rates, decreased in the first quarter, increasing the value of securities reported by banks and lowering unrealized losses.

Banking Industry Assets Increased in First Quarter 2025

The banking industry reported total assets of $24.5 trillion in the first quarter, an increase of $436.9 billion (1.8 percent) from the previous quarter and $580.1 billion (2.4 percent) from the previous year. The quarterly increase was led by higher assets in trading accounts (up $219.2 billion, or 24.7 percent), fed funds sold and repos (up $96.3 billion, or 15.3 percent) and total loans and leases (up $62.0 billion, or 0.5 percent). The increase in total assets was partially offset by a decline in cash and balances due from depository institutions (down $7.6 billion, or 0.3 percent). On an annual basis, growth in total loans and leases (up $369.8 billion, or 3 percent), assets in trading accounts (up $172.5 billion, or 18.5 percent), and securities (up $124.3 billion, or 2.3 percent) drove the increase.

Loan Growth Remains Tepid

Total loan and lease balances increased $62 billion (0.5 percent) from the previous quarter. The largest portfolio increases were reported in loans to non-depository financial institutions (NDFI), in part due to continued reclassifications following the finalization of changes to how certain loan products should be reported. In addition to these reclassifications, commercial and industrial loans and multifamily CRE loans contributed to the industry's quarterly loan growth. The industry's annual rate of loan growth in the first quarter was 3.0 percent, below the pre-pandemic average of 4.9 percent.

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

Domestic Deposits Increased for the Third Consecutive Quarter

Domestic deposits rose for the third straight quarter and were up $180.9 billion (1 percent) from fourth quarter 2024. Savings deposits increased from the prior quarter, but declines in small time deposits partially offset the increase. Brokered deposits decreased for the fifth consecutive quarter and were down $14.9 billion (1.2 percent) from the prior quarter. Estimated insured deposits increased this quarter (up $110.5 billion, or 1 percent).

Equity Capital Rose from Fourth Quarter 2024

Equity capital increased $60.8 billion (2.5 percent) from fourth quarter 2024. The quarterly increase was led by a decline in unrealized losses on available-for-sale securities of $30.6 billion. The leverage capital ratio increased 9 basis points from fourth quarter 2024 to 9.38 percent.

The Number of Problem Banks Decreased in the First Quarter

The number of banks on the FDIC's "Problem Bank List" decreased by a net of three in the first quarter to 63 banks.[4] The number of problem banks represented 1.4 percent of total banks in the first quarter, which is in the middle of the normal range for non-crisis periods of 1 to 2 percent of all banks.

The Deposit Insurance Fund Reserve Ratio Increased 3 Basis Points to 1.31 Percent

The Deposit Insurance Fund balance increased $3.8 billion to $140.9 billion in the first quarter. The reserve ratio increased 3 basis points to 1.31 percent.

The Total Number of Insured Institutions Declined

The total number of FDIC-insured institutions declined by 25 in the first quarter to 4,462. During the quarter, one bank opened, one bank failed and did not file a Call Report in the prior quarter, one bank was sold to an uninsured institution, and 25 institutions merged with other banks.

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

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

	2025**	2024**	2024	2023	2022	2021	2020
Return on assets (%)	1.16	1.09	1.12	1.09	1.11	1.23	0.72
Return on equity (%)	11.58	11.23	11.37	11.38	11.81	12.21	6.85
Core capital (leverage) ratio (%)	9.38	9.18	9.28	9.13	8.97	8.73	8.82
Noncurrent assets plus other real estate owned to assets (%)	0.54	0.49	0.55	0.47	0.39	0.44	0.61
Net charge-offs to loans (%)	0.67	0.65	0.68	0.52	0.27	0.25	0.50
Asset growth rate (%)	2.42	1.02	1.84	0.30	-0.52	8.47	17.29
Net interest margin (%)	3.25	3.18	3.22	3.30	2.95	2.54	2.82
Net operating income growth (%)	10.93	-20.18	2.25	-1.32	-3.73	96.90	-38.77
Number of institutions reporting	4,462	4,568	4,487	4,587	4,706	4,839	5,000
Commercial banks	3,917	4,012	3,941	4,027	4,127	4,232	4,373
Savings institutions	545	556	546	560	579	607	627
Percentage of unprofitable institutions (%)	6.36	6.90	6.84	5.45	3.55	3.10	4.70
Number of problem institutions	63	63	66	52	39	44	56
Number of failed institutions	1	0	2	5	0	0	4

* Excludes insured branches of foreign banks (IBAs).

** Through March 31, ratios annualized where appropriate. Asset growth rates are for 12 months ending March 31.

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

(dollar figures in millions)	1st Quarter 2025	4th Quarter 2024	1st Quarter 2024	%Change 24Q1-25Q1
Number of institutions reporting	4,462	4,487	4,568	-2.3
Total employees (full-time equivalent)	2,059,366	2,051,371	2,074,268	-0.7
CONDITION DATA				
Total assets	$24,537,892	$24,101,025	$23,957,815	2.4
Loans secured by real estate	6,013,071	6,003,946	5,945,324	1.1
1-4 Family residential mortgages	2,601,093	2,602,753	2,566,108	1.4
Nonfarm nonresidential	1,848,356	1,841,533	1,826,656	1.2
Construction and development	478,271	484,160	498,498	-4.1
Home equity lines	282,414	281,608	270,389	4.4
Commercial & industrial loans	2,388,134	2,369,500	2,484,797	-3.9
Loans to individuals	1,980,210	2,043,638	2,086,800	-5.1
Credit cards	1,116,493	1,167,253	1,081,129	3.3
Farm loans	83,861	86,628	79,658	5.3
Other loans & leases	2,323,187	2,223,617	1,822,680	27.5
Less: Unearned income	1,389	2,220	1,971	-29.6
Total loans & leases	12,787,074	12,725,109	12,417,288	3.0
Less: Reserve for losses*	223,551	222,799	218,630	2.3
Net loans and leases	12,563,523	12,502,310	12,198,658	3.0
Securities**	5,598,946	5,585,126	5,474,624	2.3
Other real estate owned	3,669	3,671	2,985	22.9
Goodwill and other intangibles	418,501	416,977	422,865	-1.0
All other assets	5,953,254	5,592,942	5,858,683	1.6
Total liabilities and capital	24,537,892	24,101,025	23,957,815	2.4
Deposits	19,468,901	19,214,507	18,998,139	2.5
Domestic office deposits	17,928,418	17,747,566	17,536,766	2.2
Foreign office deposits	1,540,483	1,466,941	1,461,372	5.4
Other borrowed funds	1,775,254	1,665,981	1,778,391	-0.2
Subordinated debt	55,639	55,881	57,580	-3.4
All other liabilities	764,445	752,179	806,158	-5.2
Total equity capital (includes minority interests)	2,473,654	2,412,478	2,317,548	6.7
Bank equity capital	2,470,928	2,410,124	2,314,926	6.7
Loans and leases 30-89 days past due	76,897	78,792	70,814	8.6
Noncurrent loans and leases	125,919	125,268	113,379	11.1
Restructured loans and leases	55,027	51,351	40,235	36.8
Mortgage-backed securities	2,997,135	2,963,645	2,914,016	2.9
Earning assets	22,264,253	21,873,690	21,763,764	2.3
FHLB Advances	445,668	485,916	542,410	-17.8
Unused loan commitments	10,022,446	9,879,989	9,912,794	1.1
Trust assets	36,306,308	36,380,478	34,407,174	5.5
Assets securitized and sold	390,752	447,997	443,288	-11.9
Notional amount of derivatives	213,858,166	188,939,780	209,327,844	2.2

INCOME DATA	Full Year 2024	Full Year 2023	%Change	1st Quarter 2025	1st Quarter 2024	%Change 24Q1-25Q1
Total interest income	$1,266,625	$1,149,980	10.1	$305,063	$311,633	-2.1
Total interest expense	567,950	451,834	25.7	126,016	139,708	-9.8
Net interest income	698,675	698,146	0.1	179,047	171,925	4.1
Provision for credit losses***	89,845	86,644	3.7	22,464	20,600	9.1
Total noninterest income	311,374	305,351	2.0	83,488	77,467	7.8
Total noninterest expense	584,251	592,722	-1.4	149,037	146,913	1.5
Securities gains (losses)	-6,185	-11,494	N/M	-1,934	-709	N/M
Applicable income taxes	66,333	59,039	12.4	18,454	16,499	11.9
Extraordinary gains, net****	5,092	871	484.7	6	66	-91.4
Total net income (includes minority interests)	268,527	254,470	5.5	70,651	64,738	9.1
Bank net income	268,122	254,059	5.5	70,570	64,642	9.2
Net charge-offs	84,793	63,024	34.5	21,251	20,310	4.6
Cash dividends	179,381	213,127	-15.8	46,203	32,612	41.7
Retained earnings	88,741	40,932	116.8	24,366	32,030	-23.9
Net operating income	268,920	262,991	2.3	72,362	65,231	10.9

* For institutions that have adopted ASU 2016-13, this item represents the allowance for credit losses on loans and leases held for investment and allocated transfer risk. Beginning in 2024, almost all institutions have adopted ASU 2016-13.

** For institutions that have adopted ASU 2016-13, securities are reported net of allowances for credit losses. Beginning in 2024, almost all institutions have adopted ASU 2016-13.

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

**** See Notes to Users for explanation.

N/M - Not Meaningful

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

FIRST QUARTER (The way it is...)	All Insured Institutions	Asset Concentration Groups* Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Number of institutions reporting	4,462	10	4	961	2,478	321	37	186	391	74
Commercial banks	3,917	9	4	950	2,245	99	30	171	344	65
Savings institutions	545	1	0	11	233	222	7	15	47	9
Total assets (in billions)	$24,537.9	$545.3	$5,924.8	$297.9	$8,087.1	$581.4	$276.5	$43.1	$92.8	$8,688.9
Commercial banks	23,339.7	430.5	5,924.8	291.7	7,635.9	104.2	272.2	40.0	79.4	8,561.0
Savings institutions	1,198.2	114.8	0.0	6.2	451.2	477.3	4.3	3.1	13.4	127.9
Total deposits (in billions)	19,468.9	420.3	4,407.1	253.6	6,630.8	483.3	228.0	35.8	80.3	6,929.7
Commercial banks	18,496.1	334.2	4,407.1	250.3	6,271.5	87.0	224.4	34.0	69.0	6,818.6
Savings institutions	972.8	86.1	0.0	3.3	359.4	396.3	3.6	1.8	11.2	111.2
Bank net income (in millions)	70,570	4,324	17,916	937	20,415	1,289	675	245	249	24,520
Commercial banks	67,932	3,709	17,916	888	19,628	282	670	107	235	24,496
Savings institutions	2,637	615	0	48	787	1,006	5	139	14	24
Performance Ratios (annualized, %)										
Yield on earning assets	5.54	14.21	5.49	5.62	5.44	3.44	7.99	4.48	5.36	5.16
Cost of funding earning assets	2.29	3.57	2.58	2.03	2.10	1.39	3.49	1.29	1.67	2.23
Net interest margin	3.25	10.64	2.91	3.59	3.34	2.05	4.50	3.19	3.69	2.93
Noninterest income to assets	1.37	6.26	1.76	0.50	0.83	0.92	1.46	5.58	0.71	1.36
Noninterest expense to assets	2.45	8.90	2.36	2.31	2.35	1.64	3.18	5.44	2.79	2.23
Credit loss provision to assets**	0.37	3.37	0.39	0.10	0.22	0.01	0.39	0.05	0.11	0.34
Net operating income to assets	1.19	3.22	1.24	1.28	1.04	0.97	1.55	2.36	1.13	1.17
Pretax return on assets	1.47	4.21	1.62	1.44	1.28	1.12	1.31	2.92	1.22	1.39
Return on assets	1.16	3.22	1.24	1.27	1.02	0.88	0.98	2.29	1.08	1.14
Return on equity	11.58	29.50	13.60	12.97	9.40	9.87	10.52	17.09	10.83	11.38
Net charge-offs to loans and leases	0.67	4.55	0.86	0.08	0.24	0.03	1.25	0.18	0.16	0.75
Loan and lease loss provision to net charge-offs	103.75	90.80	118.27	171.48	135.14	119.05	50.10	107.14	126.84	94.28
Efficiency ratio	56.23	53.70	53.89	59.45	59.69	56.58	48.83	63.87	66.64	55.48
% of unprofitable institutions	6.36	10.00	0.00	1.98	5.57	20.56	2.70	14.52	7.16	5.41
% of institutions with earnings gains	70.15	80.00	100.00	72.11	71.59	66.98	70.27	50.00	68.80	64.86
Condition Ratios (%)										
Earning assets to total assets	90.73	96.07	89.63	93.76	91.41	96.13	91.79	90.88	93.78	89.99
Loss allowance to:										
Loans and leases	1.75	6.91	2.01	1.27	1.31	0.59	2.50	1.49	1.25	1.70
Noncurrent loans and leases	177.54	420.53	253.31	169.65	133.59	147.39	297.33	191.08	173.86	158.72
Noncurrent assets plus other real estate owned to assets	0.54	1.30	0.29	0.53	0.69	0.16	0.65	0.25	0.44	0.54
Equity capital ratio	10.07	10.95	8.97	9.86	10.94	9.22	9.50	13.58	10.10	10.02
Core capital (leverage) ratio	9.38	10.80	8.21	10.98	10.20	11.70	10.51	16.30	11.81	8.99
Common equity tier 1 capital ratio***	14.28	13.01	15.06	13.74	13.01	31.41	12.90	38.48	18.34	14.67
Tier 1 risk-based capital ratio***	14.34	13.15	15.13	13.74	13.06	31.42	12.93	38.48	18.34	14.71
Total risk-based capital ratio***	15.65	15.04	16.17	14.83	14.39	31.93	14.01	39.27	19.39	16.17
Net loans and leases to deposits	64.53	95.56	47.06	77.12	80.81	45.59	90.28	31.93	65.26	58.36
Net loans and leases to total assets	51.20	73.65	35.01	65.65	66.26	37.90	74.44	26.48	56.41	46.54
Domestic deposits to total assets	73.06	77.07	52.69	85.14	81.87	82.89	82.46	82.93	86.41	76.94
Structural Changes										
New reporters	1	0	0	0	0	0	0	1	0	0
Institutions absorbed by mergers	25	0	0	6	19	0	0	0	0	0
Failed institutions	1	0	0	0	0	1	0	0	0	0
PRIOR FIRST QUARTERS (The way it was...)										
Number of institutions 2024	4,568	10	5	993	2,518	315	45	226	390	66
2022	4,796	11	5	1,081	2,404	283	39	368	500	105
2020	5,112	11	5	1,261	2,703	384	50	214	427	57
Total assets (in billions) 2024	$23,957.8	$527.1	$6,048.9	$293.9	$8,522.3	$607.6	$388.8	$52.1	$90.6	$7,426.4
2022	23,973.2	503.9	6,065.8	298.5	7,358.3	341.0	361.2	84.5	126.8	8,833.3
2020	20,254.7	503.8	5,232.5	279.1	7,548.3	388.1	154.6	37.0	78.7	6,032.7
Return on assets (%) 2024	1.09	2.52	1.11	1.13	0.96	0.64	1.28	1.74	1.01	1.14
2022	1.01	4.65	0.77	1.10	1.04	0.95	1.69	1.19	0.88	0.90
2020	0.38	0.11	0.44	1.28	0.22	0.15	1.79	2.63	0.93	0.47
Net charge-offs to loans & leases (%) 2024	0.65	4.76	0.77	0.03	0.25	0.03	1.06	0.26	0.06	0.78
2022	0.22	1.94	0.28	0.01	0.09	0.00	0.40	0.08	0.03	0.17
2020	0.54	4.32	0.74	0.10	0.26	0.04	0.54	0.27	0.09	0.46
Noncurrent assets plus OREO to assets (%) 2024	0.49	1.40	0.27	0.38	0.57	0.18	0.45	0.23	0.37	0.54
2022	0.41	0.85	0.26	0.44	0.52	0.26	0.51	0.25	0.39	0.41
2020	0.54	1.39	0.30	0.94	0.64	1.18	0.41	0.40	0.65	0.50
Equity capital ratio (%) 2024	9.66	9.98	8.86	9.37	10.30	7.93	8.83	11.95	9.43	9.74
2022	9.42	12.78	8.70	9.50	10.20	8.82	8.60	11.59	9.74	9.09
2020	10.44	11.51	8.77	11.85	11.63	9.66	9.61	17.77	12.66	10.26

* 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.

*** Beginning March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.

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

		Asset Size Distribution					Geographic Regions*					
FIRST QUARTER (The way it is...)	All Insured Institutions	Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	$10 Billion to 250 Billion	Greater Than $250 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	4,462	637	2,788	880	143	14	525	504	955	1,139	1,007	332
Commercial banks	3,917	554	2,475	745	130	13	274	463	826	1,108	944	302
Savings institutions	545	83	313	135	13	1	251	41	129	31	63	30
Total assets (in billions)	$24,537.9	$39.6	$1,070.0	$2,480.1	$6,784.4	$14,163.8	$4,756.2	$5,055.3	$6,296.7	$4,340.7	$1,845.2	$2,243.8
Commercial banks	23,339.7	34.7	939.6	2,131.8	6,330.2	13,903.4	4,370.6	5,040.3	6,220.0	4,280.8	1,472.9	1,955.1
Savings institutions	1,198.2	4.9	130.4	348.3	454.2	260.4	385.6	15.0	76.7	60.0	372.2	288.6
Total deposits (in billions)	19,468.9	32.9	913.3	2,069.0	5,531.0	10,922.8	3,787.8	4,038.9	4,743.7	3,518.6	1,543.8	1,836.2
Commercial banks	18,496.1	29.3	808.5	1,789.7	5,165.7	10,702.9	3,477.9	4,026.9	4,687.2	3,467.6	1,238.1	1,598.4
Savings institutions	972.8	3.6	104.8	279.3	365.2	219.9	309.9	12.0	56.5	51.0	305.6	237.8
Bank net income (in millions)	70,570	208	2,926	6,899	19,714	40,822	12,057	13,550	19,825	11,887	5,198	8,053
Commercial banks	67,932	84	2,665	6,506	18,350	40,328	11,490	13,522	19,582	11,629	4,400	7,309
Savings institutions	2,637	124	261	394	1,364	494	568	28	243	258	797	743
Performance Ratios (annualized, %)												
Yield on earning assets	5.54	5.35	5.58	5.71	6.09	5.23	5.73	5.32	5.21	5.49	5.06	6.96
Cost of funding earning assets	2.29	1.62	1.95	2.14	2.40	2.29	2.75	2.09	2.18	2.21	1.89	2.50
Net interest margin	3.25	3.73	3.63	3.57	3.69	2.94	2.98	3.23	3.03	3.28	3.17	4.46
Noninterest income to assets	1.37	3.46	1.05	0.98	1.33	1.48	1.31	1.11	1.63	1.23	0.71	2.22
Noninterest expense to assets	2.45	4.29	3.05	2.67	2.66	2.27	2.27	2.32	2.41	2.38	2.17	3.67
Credit loss provision to assets**	0.37	0.09	0.10	0.24	0.48	0.36	0.32	0.42	0.32	0.36	0.11	0.75
Net operating income to assets	1.19	2.11	1.12	1.15	1.23	1.19	1.10	1.10	1.28	1.11	1.13	1.53
Pretax return on assets	1.47	2.56	1.28	1.38	1.53	1.46	1.32	1.28	1.62	1.44	1.36	1.90
Return on assets	1.16	2.11	1.10	1.12	1.17	1.17	1.02	1.08	1.28	1.11	1.13	1.44
Return on equity	11.58	15.62	10.78	10.71	11.20	11.99	9.65	10.61	13.45	11.31	10.95	14.20
Net charge-offs to loans and leases	0.67	0.08	0.09	0.27	0.76	0.79	0.66	0.78	0.48	0.69	0.15	1.20
Loan and lease loss provision to net charge-offs	103.75	181.10	162.06	122.70	100.07	103.54	92.05	100.51	133.64	101.04	126.78	94.32
Efficiency ratio	56.23	61.78	68.23	61.31	55.24	54.83	56.34	56.99	54.83	56.61	59.00	55.87
% of unprofitable institutions	6.36	15.38	5.20	4.32	2.10	0.00	12.19	7.54	6.49	3.78	4.07	10.84
% of institutions with earnings gains	70.15	58.71	72.06	72.16	69.23	92.86	64.00	70.83	72.88	75.42	67.03	62.35
Condition Ratios (%)												
Earning assets to total assets	90.73	92.97	93.84	93.28	92.13	89.38	89.76	90.67	90.04	90.30	92.82	94.00
Loss Allowance to:												
Loans and leases	1.75	1.40	1.25	1.31	1.86	1.86	1.67	1.71	1.66	1.82	1.21	2.42
Noncurrent loans and leases	177.54	140.08	174.17	166.98	169.00	187.14	146.14	182.72	182.77	186.60	105.19	282.84
Noncurrent assets plus other real estate owned to assets	0.54	0.61	0.53	0.60	0.71	0.45	0.61	0.54	0.44	0.50	0.72	0.58
Equity capital ratio	10.07	13.58	10.33	10.57	10.58	9.71	10.67	10.24	9.46	9.82	10.45	10.29
Core capital (leverage) ratio	9.38	14.75	11.51	10.85	9.91	8.67	9.73	8.89	8.72	9.24	10.97	10.43
Common equity tier 1 capital ratio***	14.28	24.58	15.66	13.84	13.92	14.48	14.89	13.35	14.41	13.48	16.09	14.94
Tier 1 risk-based capital ratio***	14.34	24.60	15.70	13.86	14.03	14.51	14.92	13.40	14.46	13.56	16.17	14.99
Total risk-based capital ratio***	15.65	25.63	16.80	14.95	15.42	15.83	16.15	14.70	15.84	14.93	17.36	16.31
Net loans and leases to deposits	64.53	66.30	76.89	83.24	76.23	54.02	64.51	64.37	61.72	59.42	68.71	78.46
Net loans and leases to total assets	51.20	55.11	65.63	69.44	62.15	41.66	51.38	51.43	46.50	48.16	57.49	64.21
Domestic deposits to total assets	73.06	83.13	85.35	83.32	80.05	66.97	75.36	77.18	65.87	67.34	83.65	81.49
Structural Changes												
New reporters	1	1	0	0	0	0	0	1	0	0	0	0
Institutions absorbed by mergers	25	5	12	6	2	0	3	4	6	6	6	0
Failed institutions	1	1	0	0	0	0	0	0	1	0	0	0
PRIOR FIRST QUARTERS (The way it was...)												
Number of institutions 2024	4,568	694	2,851	866	143	14	538	517	978	1,164	1,032	339
2022	4,796	784	3,027	825	147	13	569	544	1,032	1,228	1,069	354
2020	5,112	1,123	3,165	680	131	13	617	582	1,099	1,313	1,126	375
Total assets (in billions) 2024	$23,957.8	$42.9	$1,069.3	$2,389.6	$6,561.5	$13,894.6	$4,641.5	$4,895.5	$6,116.3	$4,254.0	$1,988.4	$2,062.1
2022	23,973.2	47.8	1,109.3	2,204.2	7,084.9	13,527.0	4,530.5	4,750.7	5,833.3	4,222.7	2,064.7	2,571.4
2020	20,254.7	66.5	1,066.3	1,802.6	5,770.4	11,548.9	3,787.4	4,128.7	4,721.0	4,026.6	1,547.4	2,043.5
Return on assets (%) 2024	1.09	0.84	1.04	1.12	1.12	1.07	0.88	1.02	1.20	1.05	0.90	1.62
2022	1.01	0.77	1.02	1.23	1.25	0.84	0.92	1.06	0.89	0.89	0.98	1.53
2020	0.38	0.83	1.09	0.76	-0.16	0.52	0.55	0.04	0.49	0.49	0.77	0.00
Net charge-offs to loans & leases (%) 2024	0.65	0.04	0.09	0.27	0.75	0.77	0.67	0.80	0.42	0.67	0.22	1.18
2022	0.22	0.04	0.03	0.10	0.30	0.22	0.21	0.30	0.15	0.23	0.08	0.33
2020	0.54	0.12	0.11	0.22	0.76	0.53	0.51	0.62	0.43	0.53	0.31	0.81
Noncurrent assets plus OREO to assets (%) 2024	0.49	0.56	0.42	0.51	0.62	0.43	0.57	0.48	0.39	0.47	0.56	0.56
2022	0.41	0.54	0.39	0.44	0.52	0.35	0.45	0.39	0.35	0.45	0.56	0.34
2020	0.54	0.96	0.74	0.68	0.68	0.43	0.49	0.55	0.47	0.61	0.70	0.52
Equity capital ratio (%) 2024	9.66	12.99	9.87	10.16	10.05	9.37	10.13	9.90	9.21	9.46	9.25	10.22
2022	9.42	12.50	9.90	10.15	9.96	8.96	9.89	9.84	8.88	9.42	8.56	9.71
2020	10.44	14.05	11.98	11.69	11.27	9.67	10.71	11.24	9.83	9.75	10.94	10.76

* 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.

*** Beginning March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.

TABLE IV-A. Full Year 2024, All FDIC-Insured Institutions

		Asset Concentration Groups*								
FULL YEAR **(The way it is...)**	All Insured Institutions	Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Number of institutions reporting	4,487	10	4	993	2,487	317	40	186	377	73
Commercial banks	3,941	9	4	980	2,254	99	28	170	334	63
Savings institutions	546	1	0	13	233	218	12	16	43	10
Total assets (in billions)	$24,101.0	$529.1	$5,660.0	$311.1	$8,021.7	$599.8	$279.8	$42.5	$85.8	$8,571.2
Commercial banks	22,897.2	417.2	5,660.0	304.0	7,576.4	119.7	269.4	39.2	75.2	8,436.1
Savings institutions	1,203.8	111.9	0.0	7.1	445.3	480.1	10.3	3.3	10.6	135.1
Total deposits (in billions)	19,214.5	405.0	4,233.7	263.9	6,568.1	493.3	233.6	35.2	74.1	6,907.6
Commercial banks	18,238.6	321.1	4,233.7	259.5	6,214.1	97.3	224.8	33.5	65.4	6,789.1
Savings institutions	975.9	83.9	0.0	4.4	354.0	396.0	8.8	1.7	8.7	118.5
Bank net income (in millions)	268,122	15,417	70,585	3,538	77,521	3,836	3,071	1,186	894	92,073
Commercial banks	259,311	13,012	70,585	3,350	74,701	1,228	3,049	557	839	91,990
Savings institutions	8,812	2,405	0	189	2,820	2,608	22	629	54	84
Performance Ratios (%)										
Yield on earning assets	5.83	14.64	5.72	5.64	5.65	3.49	8.18	4.57	5.17	5.61
Cost of funding earning assets	2.61	3.93	2.83	2.16	2.39	1.86	3.84	1.50	1.68	2.64
Net interest margin	3.22	10.71	2.89	3.48	3.26	1.63	4.33	3.07	3.48	2.97
Noninterest income to assets	1.30	6.29	1.62	0.55	0.84	0.80	1.25	6.84	0.73	1.24
Noninterest expense to assets	2.44	8.98	2.37	2.36	2.34	1.50	2.74	6.05	2.71	2.22
Credit loss provision to assets**	0.38	3.71	0.35	0.11	0.20	0.01	1.04	0.09	0.07	0.37
Net operating income to assets	1.12	2.93	1.14	1.17	1.04	0.67	1.11	2.80	1.07	1.11
Pretax return on assets	1.40	3.86	1.61	1.33	1.22	0.80	1.47	3.58	1.19	1.30
Return on assets	1.12	2.94	1.24	1.16	0.98	0.63	1.11	2.87	1.06	1.08
Return on equity	11.37	28.18	13.70	12.13	9.33	7.77	12.33	20.66	10.81	10.95
Net charge-offs to loans and leases	0.68	4.55	0.80	0.12	0.26	0.03	1.27	0.43	0.09	0.78
Loan and lease loss provision to net charge-offs	105.95	98.68	115.46	136.19	112.67	59.53	107.86	82.46	131.84	102.17
Efficiency ratio	57.27	54.00	56.20	61.53	60.09	62.98	51.31	62.49	67.67	56.02
% of unprofitable institutions	6.84	0.00	0.00	3.42	5.79	21.77	7.50	16.13	5.84	6.85
% of institutions with earnings gains	52.15	60.00	100.00	56.19	52.96	39.12	45.00	45.16	48.54	63.01
Condition Ratios (%)										
Earning assets to total assets	90.76	95.96	88.59	93.50	91.36	95.99	92.08	91.10	93.57	90.77
Loss Allowance to:										
Loans and leases	1.75	6.83	1.97	1.26	1.30	0.58	2.65	1.52	1.21	1.74
Noncurrent loans and leases	177.86	400.09	242.94	208.47	137.72	117.99	309.39	201.44	169.08	156.36
Noncurrent assets plus										
other real estate owned to assets	0.55	1.43	0.32	0.45	0.66	0.19	0.67	0.22	0.43	0.57
Equity capital ratio	10.00	10.88	9.22	9.65	10.68	8.64	9.07	13.96	9.89	9.94
Core capital (leverage) ratio	9.28	10.92	8.11	10.87	10.05	11.38	10.36	17.06	11.88	8.93
Common equity tier 1 capital ratio***	14.22	12.71	15.08	13.48	12.95	30.04	12.83	42.83	18.82	14.59
Tier 1 risk-based capital ratio***	14.27	12.85	15.15	13.48	13.00	30.04	12.86	42.83	18.82	14.64
Total risk-based capital ratio***	15.56	14.67	16.21	14.56	14.31	30.53	13.95	43.61	19.85	16.06
Net loans and leases to deposits	65.07	101.97	48.88	78.39	81.03	45.92	88.86	30.21	64.51	57.89
Net loans and leases to total assets	51.87	78.05	36.56	66.49	66.34	37.77	74.20	25.01	55.72	46.65
Domestic deposits to total assets	73.64	76.54	53.92	84.82	81.77	82.01	83.50	82.79	86.34	77.39
Structural Changes										
New reporters	6	0	0	0	0	0	0	6	0	0
Institutions absorbed by mergers	88	0	0	19	61	2	2	0	3	1
Failed institutions	2	0	0	0	2	0	0	0	0	0
PRIOR FULL YEARS **(The way it was...)**										
Number of institutions 2023	4,587	10	5	1,017	2,500	327	40	226	395	67
2021	4,839	12	5	1,121	2,417	293	33	357	506	95
2019	5,172	12	5	1,291	2,730	393	58	210	426	47
Total assets (in billions) 2023	$23,666.5	$514.5	$5,855.9	$303.4	$8,404.4	$620.1	$393.2	$50.6	$94.6	$7,429.8
2021	23,719.7	499.8	5,827.2	302.8	7,372.0	776.3	353.0	83.4	130.4	8,374.9
2019	18,645.0	530.8	4,481.5	283.6	6,735.4	392.7	230.7	38.3	76.0	5,876.2
Return on assets (%) 2023	1.09	2.60	1.11	1.17	1.00	0.57	1.22	1.31	1.04	1.10
2021	1.23	5.32	1.09	1.33	1.24	0.88	1.98	1.66	1.06	1.05
2019	1.29	3.27	1.23	1.33	1.18	1.20	1.21	3.56	1.16	1.27
Net charge-offs to loans & leases (%) 2023	0.52	3.61	0.59	0.06	0.21	0.03	1.03	0.73	0.08	0.62
2021	0.25	2.00	0.38	0.05	0.11	0.01	0.27	0.08	0.04	0.20
2019	0.52	4.15	0.72	0.18	0.20	0.03	0.82	0.17	0.13	0.39
Noncurrent assets plus										
OREO to assets (%) 2023	0.47	1.40	0.27	0.35	0.53	0.17	0.47	0.22	0.35	0.52
2021	0.44	0.78	0.28	0.47	0.55	0.18	0.48	0.27	0.39	0.46
2019	0.55	1.39	0.33	0.81	0.60	1.18	0.48	0.45	0.62	0.52
Equity capital ratio (%) 2023	9.68	10.03	9.00	9.29	10.31	7.52	8.61	12.51	9.44	9.72
2021	9.94	12.56	9.20	10.78	10.71	8.17	9.00	12.96	10.79	9.74
2019	11.32	12.81	10.20	11.85	12.27	10.94	10.41	18.48	12.80	10.93

***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 March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.

TABLE IV-A. Full Year 2024, All FDIC-Insured Institutions

		Asset Size Distribution					Geographic Regions*					
FULL YEAR **(The way it is...)**	All Insured Institutions	Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	$10 Billion to $250 Billion	Greater Than $250 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	4,487	646	2,825	858	144	14	529	505	962	1,143	1,015	333
Commercial banks	3,941	564	2,509	725	130	13	277	464	833	1,112	952	303
Savings institutions	546	82	316	133	14	1	252	41	129	31	63	30
Total assets (in billions)	$24,101.0	$39.6	$1,083.5	$2,440.4	$6,699.6	$13,838.0	$4,679.1	$4,971.7	$6,107.8	$4,243.2	$1,884.6	$2,214.7
Commercial banks	22,897.2	34.8	952.4	2,107.0	6,240.5	13,562.6	4,296.3	4,957.0	6,031.7	4,184.1	1,496.9	1,931.2
Savings institutions	1,203.8	4.8	131.1	333.4	459.1	275.4	382.8	14.7	76.1	59.0	387.6	283.5
Total deposits (in billions)	19,214.5	32.8	921.0	2,027.8	5,463.8	10,769.1	3,720.1	3,966.7	4,662.1	3,473.6	1,577.0	1,814.9
Commercial banks	18,238.6	29.2	816.3	1,763.2	5,092.1	10,537.8	3,413.7	3,954.7	4,606.3	3,423.4	1,258.7	1,581.8
Savings institutions	975.9	3.6	104.7	264.6	371.7	231.3	306.4	12.0	55.9	50.2	318.3	233.1
Bank net income (in millions)	268,122	345	11,848	25,329	75,668	154,932	40,886	51,882	79,712	45,461	18,498	31,684
Commercial banks	259,311	314	10,465	23,636	70,776	154,119	38,917	51,777	78,622	44,456	16,629	28,910
Savings institutions	8,812	31	1,383	1,693	4,892	813	1,969	104	1,090	1,004	1,869	2,774
Performance Ratios (%)												
Yield on earning assets	5.83	5.35	5.58	5.84	6.39	5.57	6.07	5.61	5.51	5.83	5.21	7.21
Cost of funding earning assets	2.61	1.65	2.07	2.37	2.74	2.64	3.13	2.37	2.50	2.58	2.23	2.77
Net interest margin	3.22	3.70	3.52	3.47	3.65	2.93	2.94	3.24	3.01	3.24	2.98	4.43
Noninterest income to assets	1.30	1.68	1.17	0.98	1.34	1.35	1.25	1.00	1.54	1.14	0.75	2.20
Noninterest expense to assets	2.44	4.02	3.05	2.62	2.67	2.25	2.37	2.23	2.39	2.37	2.17	3.58
Credit loss provision to assets**	0.38	0.11	0.11	0.24	0.50	0.36	0.34	0.44	0.27	0.36	0.12	0.87
Net operating income to assets	1.12	0.85	1.12	1.09	1.19	1.10	0.92	1.08	1.24	1.10	1.01	1.47
Pretax return on assets	1.40	1.05	1.30	1.32	1.48	1.38	1.15	1.21	1.67	1.32	1.19	1.90
Return on assets	1.12	0.88	1.12	1.06	1.14	1.12	0.88	1.06	1.30	1.07	0.99	1.45
Return on equity	11.37	6.58	11.08	10.37	11.18	11.69	8.54	10.49	13.88	11.13	10.00	14.58
Net charge-offs to loans and leases	0.68	0.13	0.12	0.29	0.77	0.79	0.68	0.81	0.47	0.69	0.17	1.21
Loan and lease loss provision to net charge-offs	105.95	141.83	138.29	119.69	102.34	106.46	93.91	105.90	117.15	103.30	124.82	108.88
Efficiency ratio	57.27	77.81	68.04	61.50	55.99	56.21	60.01	56.29	55.86	57.73	60.51	55.57
% of unprofitable institutions	6.84	17.34	5.35	4.31	4.17	7.14	11.53	9.31	6.86	3.15	5.42	12.61
% of institutions with earnings gains	52.15	43.81	53.59	53.61	50.00	78.57	38.37	56.24	54.37	58.97	50.15	44.14
Condition Ratios (%)												
Earning assets to total assets	90.76	93.05	93.75	93.21	92.14	89.42	89.99	90.64	89.78	90.43	92.76	94.26
Loss Allowance to:												
Loans and leases	1.75	1.38	1.25	1.30	1.87	1.86	1.69	1.73	1.62	1.83	1.20	2.45
Noncurrent loans and leases	177.86	147.19	191.83	172.05	174.29	180.78	146.06	181.69	179.06	187.07	114.46	281.36
Noncurrent assets plus other real estate owned to assets	0.55	0.59	0.49	0.59	0.70	0.48	0.63	0.57	0.46	0.50	0.66	0.60
Equity capital ratio	10.00	13.41	10.16	10.36	10.35	9.75	10.53	10.13	9.57	9.78	10.15	10.06
Core capital (leverage) ratio	9.28	14.72	11.43	10.68	9.81	8.59	9.55	8.88	8.67	9.11	10.81	10.30
Common equity tier 1 capital ratio***	14.22	23.95	15.65	13.56	13.87	14.44	14.64	13.40	14.46	13.39	15.87	14.79
Tier 1 risk-based capital ratio***	14.27	23.97	15.68	13.58	13.97	14.48	14.67	13.45	14.51	13.47	15.95	14.82
Total risk-based capital ratio***	15.56	25.02	16.78	14.66	15.35	15.78	15.87	14.72	15.90	14.85	17.09	16.13
Net loans and leases to deposits	65.07	68.00	77.69	84.47	76.53	54.51	65.58	64.67	62.68	59.54	68.38	78.72
Net loans and leases to total assets	51.87	56.34	66.04	70.19	62.41	42.42	52.14	51.59	47.85	48.74	57.22	64.51
Domestic deposits to total assets	73.64	82.85	85.00	83.01	80.21	67.89	75.66	77.06	67.20	68.06	83.66	81.60
Structural Changes												
New reporters	6	6	0	0	0	0	0	2	1	1	1	1
Institutions absorbed by mergers	88	21	51	15	1	0	11	11	17	27	14	8
Failed institutions	2	0	1	1	0	0	1	0	0	0	1	0
PRIOR FULL YEARS **(The way it was...)**												
Number of institutions 2023	4,587	699	2,899	831	144	14	540	519	979	1,171	1,035	343
2021	4,839	817	3,049	813	147	13	577	551	1,040	1,237	1,075	359
2019	5,172	1,155	3,221	656	130	10	625	587	1,118	1,326	1,137	379
Total assets (in billions) 2023	$23,666.5	$42.9	$1,096.4	$2,336.8	$6,541.7	$13,648.8	$4,537.8	$4,871.1	$5,974.2	$4,225.8	$2,001.9	$2,055.8
2021	23,719.7	50.0	1,125.0	2,221.9	7,076.0	13,246.9	4,454.9	4,787.7	5,666.0	4,198.7	2,041.6	2,570.9
2019	18,645.0	68.5	1,087.3	1,753.9	6,071.6	9,663.8	3,407.7	3,847.5	4,235.6	3,796.1	1,204.4	2,153.7
Return on assets (%) 2023	1.09	0.89	1.09	1.13	1.19	1.03	0.92	1.17	1.22	1.00	0.91	1.22
2021	1.23	1.04	1.29	1.41	1.46	1.07	1.08	1.26	1.25	1.10	1.12	1.71
2019	1.29	1.02	1.29	1.30	1.35	1.26	1.09	1.29	1.34	1.20	1.32	1.66
Net charge-offs to loans & leases (%) 2023	0.52	0.08	0.10	0.25	0.59	0.59	0.49	0.62	0.36	0.50	0.20	0.98
2021	0.25	0.07	0.06	0.12	0.30	0.27	0.26	0.26	0.19	0.31	0.10	0.33
2019	0.52	0.21	0.14	0.21	0.70	0.51	0.48	0.58	0.42	0.53	0.24	0.78
Noncurrent assets plus OREO to assets (%) 2023	0.47	0.49	0.39	0.49	0.58	0.42	0.55	0.46	0.37	0.48	0.51	0.53
2021	0.44	0.58	0.42	0.44	0.56	0.37	0.45	0.39	0.37	0.49	0.69	0.35
2019	0.55	0.94	0.70	0.57	0.62	0.48	0.51	0.57	0.49	0.61	0.84	0.42
Equity capital ratio (%) 2023	9.68	13.00	9.88	10.12	9.99	9.43	10.23	9.91	9.32	9.43	9.10	10.06
2021	9.94	13.49	10.83	10.86	10.31	9.50	10.32	10.21	9.52	9.81	9.64	10.14
2019	11.32	14.28	12.01	12.03	11.86	10.76	11.83	12.23	10.89	10.24	12.16	11.15

* 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 March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.

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

March 31, 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	0.53	0.50	0.53	0.79	0.52	0.40	0.29	0.74	1.02	0.53
Construction and development	0.48	0.00	0.99	0.86	0.42	0.34	0.17	0.53	1.18	0.52
Nonfarm nonresidential	0.34	0.81	0.53	0.58	0.32	0.17	0.03	0.48	0.69	0.37
Multifamily residential real estate	0.42	0.00	0.28	0.17	0.48	0.02	0.14	0.22	0.48	0.31
Home equity loans	0.57	0.00	1.01	0.46	0.55	0.47	0.55	0.90	0.64	0.50
Other 1-4 family residential	0.70	0.48	0.60	0.95	0.85	0.42	0.39	1.11	1.19	0.61
Commercial and industrial loans	0.34	0.85	0.33	1.12	0.39	0.45	0.61	1.07	1.36	0.22
Loans to individuals	1.58	1.57	1.16	1.12	1.02	0.92	2.76	1.51	1.82	1.82
Credit card loans	1.50	1.60	1.16	1.65	1.57	1.41	2.80	0.75	1.68	1.71
Other loans to individuals	1.68	1.20	1.16	1.06	0.98	0.88	2.76	1.57	1.82	1.96
All other loans and leases (including farm)	0.23	0.72	0.32	1.41	0.24	0.17	0.14	0.80	0.50	0.13
Total loans and leases	0.60	1.46	0.56	0.97	0.49	0.39	2.01	0.84	1.09	0.59
Percent of Loans Noncurrent**										
All real estate loans	1.24	1.56	1.11	0.70	1.08	0.43	0.38	0.82	0.65	1.89
Construction and development	0.81	0.00	2.35	1.02	0.72	0.24	0.05	0.87	0.69	0.73
Nonfarm nonresidential	1.36	1.80	2.50	0.74	0.95	0.45	0.48	0.81	0.69	3.29
Multifamily residential real estate	1.05	16.74	0.48	0.78	1.19	0.18	0.00	0.47	0.39	1.22
Home equity loans	1.67	0.00	5.60	0.25	1.08	0.43	0.49	0.54	0.49	2.45
Other 1-4 family residential	1.23	1.53	0.80	0.51	1.36	0.44	0.35	0.90	0.64	1.49
Commercial and industrial loans	0.97	0.77	0.90	1.19	1.07	0.78	0.81	1.01	1.11	0.89
Loans to individuals	1.21	1.76	1.14	0.46	0.58	0.40	0.97	0.41	0.59	1.27
Credit card loans	1.72	1.86	1.33	0.71	1.66	1.20	3.63	0.18	1.01	1.94
Other loans to individuals	0.55	0.47	0.30	0.43	0.50	0.33	0.92	0.43	0.59	0.51
All other loans and leases (including farm)	0.18	0.68	0.15	0.69	0.29	0.04	0.08	0.17	1.36	0.13
Total loans and leases	0.98	1.64	0.79	0.75	0.98	0.40	0.84	0.78	0.72	1.07
Percent of Loans Charged-Off (net, YTD)										
All real estate loans	0.08	0.15	0.05	0.02	0.09	-0.01	-0.01	-0.03	0.01	0.10
Construction and development	0.07	0.00	0.00	0.05	0.09	-0.01	0.00	-0.01	0.00	0.05
Nonfarm nonresidential	0.21	0.02	0.48	0.04	0.14	0.01	-0.01	0.00	0.04	0.53
Multifamily residential real estate	0.12	0.00	0.07	0.13	0.16	0.02	0.00	0.00	0.02	-0.02
Home equity loans	-0.03	0.00	-0.25	-0.03	0.03	-0.16	0.01	-0.02	0.00	-0.12
Other 1-4 family residential	0.00	0.17	0.00	0.01	0.00	0.00	-0.02	-0.07	0.01	-0.01
Commercial and industrial loans	0.51	2.91	0.58	0.25	0.44	0.19	0.34	0.02	0.17	0.45
Loans to individuals	3.24	4.88	3.29	0.62	1.51	1.16	1.76	2.06	1.54	3.36
Credit card loans	4.71	4.95	3.87	3.26	6.47	3.72	10.77	2.90	0.91	5.14
Other loans to individuals	1.31	4.03	0.79	0.33	1.11	0.94	1.59	2.00	1.54	1.28
All other loans and leases (including farm)	0.12	2.27	0.16	0.08	0.18	0.01	0.24	0.94	0.38	0.07
Total loans and leases	0.67	4.55	0.86	0.08	0.24	0.03	1.25	0.18	0.16	0.75
Loans Outstanding (in billions)										
All real estate loans	$6,013.1	$9.5	$683.6	$127.7	$3,530.1	$191.6	$31.1	$8.6	$41.9	$1,388.9
Construction and development	478.3	0.2	25.5	9.4	365.5	5.3	0.7	0.9	3.2	67.6
Nonfarm nonresidential	1,848.4	0.7	67.7	33.4	1,425.0	15.1	8.0	3.2	8.8	286.4
Multifamily residential real estate	638.9	0.0	111.9	5.5	434.8	3.9	0.5	0.3	1.2	80.7
Home equity loans	282.4	0.0	17.4	2.4	180.4	10.0	0.5	0.3	1.4	70.0
Other 1-4 family residential	2,601.1	8.5	427.1	30.3	1,061.4	156.4	21.2	3.5	23.6	869.2
Commercial and industrial loans	2,388.1	48.3	370.0	23.2	1,111.8	4.0	31.0	1.5	4.5	793.7
Loans to individuals	1,980.2	371.3	435.2	6.3	279.5	5.3	143.4	0.8	4.0	734.5
Credit card loans	1,116.5	345.5	355.3	0.6	20.4	0.4	2.6	0.1	0.0	391.5
Other loans to individuals	863.7	25.8	79.8	5.7	259.0	4.9	140.8	0.7	4.0	343.0
All other loans and leases (including farm)	2,407.0	2.3	627.7	40.9	509.3	20.9	5.5	0.7	2.7	1,197.1
Total loans and leases (plus unearned income)	12,788.5	431.4	2,116.5	198.1	5,430.7	221.8	211.1	11.6	53.0	4,114.2
Memo: Other Real Estate Owned (in millions)										
All other real estate owned	3,669.4	1.6	273.0	79.6	2,412.7	33.9	3.0	13.0	27.3	825.2
Construction and development	541.7	0.0	0.0	8.5	502.7	7.6	0.5	0.2	6.6	15.6
Nonfarm nonresidential	2,150.7	0.0	173.0	39.4	1,285.7	10.9	0.2	8.1	10.7	622.8
Multifamily residential real estate	160.6	0.0	6.0	11.7	142.0	0.2	0.0	0.0	0.7	0.0
1-4 family residential	783.6	1.6	90.0	11.0	464.1	15.3	2.3	4.7	7.8	186.8
Farmland	27.5	0.0	0.0	9.0	17.0	0.0	0.0	0.0	1.5	0.0

* See Table IV-A (page 8) 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.

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

March 31, 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	0.53	1.22	0.69	0.40	0.56	0.53	0.51	0.51	0.49	0.55	0.79	0.34
Construction and development	0.48	1.16	0.79	0.46	0.33	0.63	0.44	0.39	0.44	0.69	0.53	0.34
Nonfarm nonresidential	0.34	0.94	0.53	0.29	0.29	0.39	0.35	0.31	0.36	0.38	0.34	0.28
Multifamily residential real estate	0.42	0.09	0.40	0.29	0.61	0.26	0.71	0.39	0.26	0.26	0.44	0.22
Home equity loans	0.57	0.65	0.52	0.49	0.61	0.57	0.54	0.44	0.65	0.58	0.72	0.52
Other 1-4 family residential	0.70	1.55	0.86	0.57	0.84	0.62	0.57	0.70	0.61	0.66	1.55	0.44
Commercial and industrial loans	0.34	1.59	0.96	0.56	0.34	0.26	0.26	0.30	0.37	0.28	0.48	0.56
Loans to individuals	1.58	1.67	1.28	1.67	1.57	1.59	1.44	2.18	0.97	1.35	1.77	1.80
Credit card loans	1.50	3.57	1.87	3.09	1.52	1.45	1.74	1.87	1.06	1.35	0.48	1.50
Other loans to individuals	1.68	1.66	1.26	1.33	1.62	1.84	1.11	2.56	0.86	1.36	1.90	2.14
All other loans and leases (including farm)	0.23	1.35	0.96	0.74	0.19	0.20	0.06	0.18	0.41	0.25	0.28	0.08
Total loans and leases	0.60	1.31	0.76	0.51	0.64	0.58	0.52	0.68	0.52	0.55	0.72	0.76
Percent of Loans Noncurrent**												
All real estate loans	1.24	0.93	0.67	0.69	1.34	1.65	1.39	1.19	1.15	1.46	1.32	0.74
Construction and development	0.81	0.85	0.89	0.87	0.56	1.17	1.15	0.70	1.02	0.63	0.54	0.87
Nonfarm nonresidential	1.36	1.20	0.78	0.69	1.18	3.16	1.68	1.61	1.20	2.11	0.74	0.75
Multifamily residential real estate	1.05	1.09	0.34	0.60	1.66	0.72	1.98	0.65	0.61	1.17	0.50	0.33
Home equity loans	1.67	0.44	0.59	0.55	1.18	2.83	1.49	1.17	2.08	3.79	0.77	0.86
Other 1-4 family residential	1.23	0.89	0.55	0.65	1.61	1.27	0.97	0.99	1.15	1.33	2.66	0.83
Commercial and industrial loans	0.97	1.77	1.18	1.22	1.07	0.85	1.18	0.89	1.18	0.64	0.88	1.02
Loans to individuals	1.21	0.94	0.46	1.10	1.23	1.22	1.34	1.43	0.77	1.23	0.90	1.30
Credit card loans	1.72	2.64	1.09	3.50	1.79	1.63	2.02	2.10	1.19	1.54	0.33	1.78
Other loans to individuals	0.55	0.93	0.45	0.54	0.64	0.48	0.61	0.59	0.26	0.37	0.96	0.75
All other loans and leases (including farm)	0.18	0.73	0.64	0.62	0.20	0.14	0.27	0.11	0.23	0.13	0.32	0.12
Total loans and leases	0.98	1.00	0.72	0.79	1.10	0.99	1.15	0.94	0.91	0.98	1.15	0.85
Percent of Loans Charged-Off (net, YTD)												
All real estate loans	0.08	0.01	0.03	0.03	0.13	0.08	0.13	0.12	0.04	0.05	0.04	0.09
Construction and development	0.07	0.00	0.09	0.09	0.07	0.05	0.21	0.04	0.02	0.01	0.08	0.06
Nonfarm nonresidential	0.21	0.06	0.04	0.04	0.25	0.50	0.25	0.38	0.17	0.22	0.06	0.15
Multifamily residential real estate	0.12	0.00	0.04	0.03	0.28	-0.02	0.26	-0.03	0.06	0.01	0.03	0.15
Home equity loans	-0.03	0.08	0.04	-0.01	0.03	-0.11	0.04	-0.07	-0.07	-0.19	0.02	0.06
Other 1-4 family residential	0.00	0.00	0.00	0.00	0.00	-0.01	-0.01	0.00	-0.01	0.01	0.01	0.01
Commercial and industrial loans	0.51	0.23	0.28	0.47	0.60	0.48	0.51	0.44	0.62	0.28	0.42	1.02
Loans to individuals	3.24	0.52	0.93	3.04	3.22	3.32	3.42	3.58	2.25	3.81	1.18	3.43
Credit card loans	4.71	16.67	6.55	9.49	4.79	4.56	5.31	5.30	3.57	4.66	1.27	4.83
Other loans to individuals	1.31	0.42	0.79	1.51	1.55	1.08	1.34	1.40	0.63	1.38	1.17	1.81
All other loans and leases (including farm)	0.12	0.14	0.07	0.33	0.13	0.11	0.11	0.10	0.09	0.20	0.15	0.11
Total loans and leases	0.67	0.08	0.09	0.27	0.76	0.79	0.66	0.78	0.48	0.69	0.15	1.20
Loans Outstanding (in billions)												
All real estate loans	$6,013.1	$15.3	$561.8	$1,310.5	$2,127.2	$1,998.2	$1,289.6	$1,054.2	$1,345.8	$924.3	$762.2	$637.1
Construction and development	478.3	1.0	55.6	136.7	189.8	95.2	88.4	78.7	85.5	69.4	111.0	45.3
Nonfarm nonresidential	1,848.4	3.1	201.2	556.5	741.6	345.9	406.4	347.9	306.0	229.5	304.0	254.4
Multifamily residential real estate	638.9	0.4	34.9	150.8	261.6	191.2	197.1	61.9	183.0	66.5	50.4	80.0
Home equity loans	282.4	0.3	18.3	47.7	107.9	108.3	79.9	60.5	69.2	25.9	23.4	23.5
Other 1-4 family residential	2,601.1	7.6	198.9	375.2	809.2	1,210.1	512.1	489.7	674.0	451.5	249.3	224.4
Commercial and industrial loans	2,388.1	2.5	81.3	263.0	766.7	1,274.6	385.3	577.9	583.4	450.3	189.8	201.5
Loans to individuals	1,980.2	1.4	25.8	91.8	744.6	1,116.7	349.4	449.7	412.6	307.9	32.1	428.5
Credit card loans	1,116.5	0.0	0.6	17.4	380.8	717.6	182.0	249.1	227.3	227.5	3.1	227.6
Other loans to individuals	863.7	1.4	25.2	74.3	363.8	399.1	167.4	200.6	185.3	80.5	29.0	200.9
All other loans and leases (including farm)	2,407.0	2.9	42.4	80.4	658.3	1,623.1	461.2	563.6	635.6	446.8	90.0	209.9
Total loans and leases (plus unearned income)	12,788.5	22.1	711.4	1,745.7	4,296.8	6,012.5	2,485.5	2,645.3	2,977.3	2,129.4	1,074.1	1,476.9
Memo: Other Real Estate Owned (in millions)												
All other real estate owned	3,669.4	18.2	525.9	1,040.8	1,031.6	1,052.9	534.3	576.3	581.9	753.5	925.9	297.5
Construction and development	541.7	1.8	131.2	208.6	194.6	5.6	52.3	30.6	24.5	65.9	353.7	14.7
Nonfarm nonresidential	2,150.7	7.7	253.2	557.7	511.4	820.7	254.4	404.1	368.8	551.7	409.9	161.6
Multifamily residential real estate	160.6	1.0	16.2	115.0	20.3	8.0	51.6	5.4	19.2	62.3	4.1	17.9
1-4 family residential	783.6	7.5	115.9	144.8	300.8	214.6	175.9	132.0	168.0	62.8	144.2	100.7
Farmland	27.5	0.1	9.5	14.7	3.3	0.0	0.0	4.1	1.3	6.8	14.1	1.3

* See Table IV-A (page 9) 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.

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

(dollar figures in millions; notional amounts unless otherwise indicated)	1st Quarter 2025	4th Quarter 2024	3rd Quarter 2024	2nd Quarter 2024	1st Quarter 2024	%Change 24Q1-25Q1	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	1,214	1,203	1,226	1,233	1,210	0.3	10	479	576	135	14
Total assets of institutions reporting derivatives	$22,719,744	$22,313,789	$22,420,997	$22,114,445	$22,048,880	3.0	$686	$251,423	$1,831,929	$6,471,884	$14,163,822
Total deposits of institutions reporting derivatives	17,947,680	17,719,939	17,590,227	17,342,524	17,426,210	3.0	520	213,012	1,528,890	5,282,463	10,922,796
Total derivatives	213,858,166	188,939,780	222,517,677	211,482,236	209,327,844	2.2	205	12,048	241,580	4,437,418	209,166,915
Derivative Contracts by Underlying Risk Exposure											
Interest rate	141,006,837	125,961,893	150,406,714	144,997,020	144,461,988	-2.4	205	11,733	236,571	2,391,745	138,366,583
Foreign exchange*	59,251,668	50,723,462	58,749,381	54,366,372	53,056,308	11.7	0	0	216	1,739,373	57,512,079
Equity	6,766,331	6,442,654	6,801,305	6,307,683	6,252,639	8.2	0	35	25	119,119	6,647,152
Commodity & other (excluding credit derivatives)	1,749,951	1,677,263	1,807,649	1,698,859	1,557,382	12.4	0	0	146	88,729	1,661,076
Credit	5,082,516	4,133,592	4,751,752	4,111,544	3,998,851	27.1	0	7	4,032	98,453	4,980,024
Total	213,857,302	188,938,863	222,516,801	211,481,477	209,327,168	2.2	205	11,775	240,989	4,437,418	209,166,915
Derivative Contracts by Transaction Type											
Swaps	126,167,530	112,129,176	133,341,544	127,082,374	124,892,692	1.0	0	1,279	164,095	2,698,565	123,303,592
Futures & forwards	38,504,471	31,732,299	38,970,754	36,701,140	36,821,596	4.6	0	865	7,675	1,185,261	37,310,670
Purchased options	20,150,601	19,162,403	20,795,603	19,983,251	20,186,260	-0.2	0	739	25,346	211,841	19,912,676
Written options	20,518,992	19,348,007	20,879,507	20,219,395	20,192,038	1.6	0	969	9,794	181,548	20,326,682
Total	205,341,595	182,371,885	213,987,409	203,986,159	202,092,585	1.6	0	3,852	206,909	4,277,214	200,853,619
Fair Value of Derivative Contracts											
Interest rate contracts	71,568	73,288	63,489	67,166	63,247	13.2	0	32	916	1,316	69,304
Foreign exchange contracts	7,462	27,704	-12,545	5,251	11,737	-36.4	0	0	-2	-24	7,489
Equity contracts	-13,664	-19,057	-25,810	-17,438	-18,264	N/M	0	9	-1	1,456	-15,127
Commodity & other (excluding credit derivatives)	8,143	3,649	3,917	3,273	1,531	431.9	0	0	3	176	7,964
Credit derivatives as guarantor**	24,290	23,288	27,104	20,280	23,067	5.3	0	0	17	149	24,125
Credit derivatives as beneficiary**	-29,661	-25,945	-33,989	-24,202	-26,934	N/M	0	0	-11	-882	-28,768
Derivative Contracts by Maturity* **											
Interest rate contracts < 1 year	93,874,373	81,450,408	100,843,042	95,828,289	96,124,352	-2.3	0	1,453	36,205	1,154,686	92,682,029
1-5 years	29,556,805	27,552,966	30,349,828	29,557,446	29,103,646	1.6	0	540	98,887	818,793	28,638,585
> 5 years	22,048,188	21,278,603	23,173,081	23,268,543	22,392,527	-1.5	0	279	50,554	310,143	21,687,212
Foreign exchange and gold contracts < 1 year	43,299,462	37,250,886	42,291,902	39,180,410	39,005,204	11.0	0	0	137	1,556,990	41,742,336
1-5 years	7,322,637	6,793,915	7,440,618	6,854,640	6,726,699	8.9	0	0	5	106,602	7,216,030
> 5 years	3,515,093	3,300,596	3,597,349	3,422,696	3,485,706	0.8	0	0	0	12,853	3,502,240
Equity contracts < 1 year	6,604,067	6,335,065	6,912,228	6,414,377	6,047,242	9.2	0	12	3	37,426	6,566,626
1-5 years	1,523,551	1,433,207	1,587,054	1,459,359	1,401,254	8.7	0	23	8	77,382	1,446,137
> 5 years	153,866	149,079	155,862	142,927	110,710	39.0	0	0	0	1,086	152,780
Commodity & other contracts (including credit < 1 year	3,274,359	2,868,521	3,237,503	2,935,397	2,907,706	12.6	0	0	362	45,057	3,228,940
derivatives, excluding gold contracts) 1-5 years	3,360,241	2,948,192	3,087,259	2,867,315	2,504,009	34.2	0	5	1,932	73,204	3,285,100
> 5 years	702,904	268,429	493,690	245,372	426,304	64.9	0	0	1,441	9,170	692,293
Risk-Based Capital: Credit Equivalent Amount											
Total current exposure to tier 1 capital (%)	12.2	13.4	11.8	13.1	13.0		0.0	0.2	1.4	3.1	19.0
Total potential future exposure to tier 1 capital (%)	32.4	31.4	34.0	32.0	32.4		0.0	0.0	0.8	5.5	52.4
Total exposure (credit equivalent amount) to tier 1 capital (%)	44.6	44.8	45.8	45.1	45.4		0.0	0.2	2.2	8.6	71.4
Credit losses on derivatives******	-2.5	6.9	-4.8	-9.0	-3.5	-28.6	0.0	-1.2	0.9	-0.9	-1.3
HELD FOR TRADING											
Number of institutions reporting derivatives	147	155	155	152	156	-5.8	0	6	73	56	12
Total assets of institutions reporting derivatives	17,092,403	16,759,886	16,884,607	16,638,152	16,700,609	2.3	0	3,081	348,737	3,203,675	13,536,911
Total deposits of institutions reporting derivatives	13,322,486	13,170,831	13,114,434	12,912,993	13,068,382	1.9	0	2,662	291,244	2,621,028	10,407,552
Derivative Contracts by Underlying Risk Exposure											
Interest rate	135,592,650	120,818,769	145,158,964	140,033,547	139,469,216	-2.8	0	189	42,399	921,765	134,628,297
Foreign exchange	55,256,160	47,714,974	54,445,119	50,448,166	49,298,883	12.1	0	0	124	1,633,081	53,622,955
Equity	6,698,933	6,386,001	6,741,827	6,243,753	6,180,309	8.4	0	0	0	110,595	6,588,338
Commodity & other	1,701,844	1,636,431	1,766,405	1,656,989	1,491,661	14.1	0	0	6	79,719	1,622,118
Total	199,249,587	176,556,175	208,112,316	198,382,456	196,440,070	1.4	0	189	42,529	2,745,160	196,461,709
Trading Revenues: Cash & Derivative Instruments											
Interest rate**	8,695	-454	6,953	4,932	1,822	377.2	0	0	0	31	8,664
Foreign exchange**	543	9,729	1,646	4,338	7,182	-92.4	0	0	0	253	290
Equity**	4,308	5,459	7,514	5,912	4,812	-10.5	0	0	0	511	3,797
Commodity & other (including credit derivatives)**	1,424	650	185	1,034	1,446	-1.5	0	0	0	-33	1,457
Total trading revenues**	14,971	15,384	16,298	16,216	15,263	-1.9	0	0	0	762	14,208
Share of Revenue											
Trading revenues to gross revenues (%)**	5.7	5.8	6.0	6.1	5.8		0.0	0.0	0.0	1.7	6.8
Trading revenues to net operating revenues (%)**	30.3	31.7	33.2	35.8	33.8		0.0	0.0	0.0	9.1	35.5
HELD FOR PURPOSES OTHER THAN TRADING											
Number of institutions reporting derivatives	536	533	544	545	543	-1.3	1	85	306	130	14
Total assets of institutions reporting derivatives	21,856,150	21,312,755	21,441,564	21,150,027	21,208,678	3.1	56	46,035	1,293,136	6,353,102	14,163,822
Total deposits of institutions reporting derivatives	17,220,000	16,891,819	16,786,823	16,555,108	16,729,678	2.9	50	38,949	1,076,039	5,182,167	10,922,796
Derivative Contracts by Underlying Risk Exposure											
Interest rate	5,376,022	5,105,944	5,207,104	4,925,423	4,957,808	8.4	0	3,628	164,128	1,469,980	3,738,286
Foreign exchange	600,481	612,282	567,268	572,481	556,658	7.9	0	0	88	44,541	555,851
Equity	67,397	56,652	59,477	63,929	72,329	-6.8	0	35	24	8,524	58,814
Commodity & other	48,107	40,832	41,243	41,870	65,720	-26.8	0	0	139	9,010	38,958
Total notional amount	6,092,008	5,815,710	5,875,093	5,603,703	5,652,515	7.8	0	3,663	164,380	1,532,055	4,391,910

All line items are reported on a quarterly basis. N/M - Not Meaningful

* 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 applicaable to banks filing the FFIEC 051 form.

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

(dollar figures in millions)	1st Quarter 2025	4th Quarter 2024	3rd Quarter 2024	2nd Quarter 2024	1st Quarter 2024	%Change 24Q1-25Q1	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 Securitized and Sold with Servicing Retained or with Recourse or Other Seller-Provided Credit Enhancements											
Number of institutions reporting securitization activities	66	66	66	67	65	1.5	0	4	12	39	11
Outstanding Principal Balance by Asset Type**											
1-4 family residential loans	280,936	288,620	290,591	291,068	298,723	-6.0	0	459	7,546	57,267	215,665
Home equity loans	653	696	747	797	3	N/M	0	0	0	2	651
Credit card receivables	77	87	93	101	111	-30.6	0	0	0	77	0
Auto loans	8,280	9,014	9,004	7,738	5,518	50.1	0	0	0	3,571	4,709
Other consumer loans	6,031	6,618	6,925	7,284	7,658	-21.2	0	0	0	428	5,604
Commercial and industrial loans	4,078	3,312	3,738	4,243	4,129	-1.2	0	0	0	0	4,078
All other loans, leases, and other assets	85,183	134,162	129,800	127,599	121,454	-29.9	0	18	7,592	18,784	58,790
Total securitized and sold	385,239	442,510	440,897	438,830	437,596	-12.0	0	477	15,137	80,128	289,496
Maximum Credit Exposure by Asset Type**											
1-4 family residential loans	703	655	615	609	590	19.2	0	0	0	308	395
Home equity loans	16	16	16	17	0	0.0	0	0	0	0	16
Credit card receivables	0	0	0	0	0	0.0	0	0	0	0	0
Auto loans	301	338	373	313	210	43.3	0	0	0	81	220
Other consumer loans	0	0	0	0	0	0.0	0	0	0	0	0
Commercial and industrial loans	185	159	195	190	193	-4.1	0	0	0	0	185
All other loans, leases, and other assets	1,840	1,784	1,747	1,771	1,763	4.4	0	4	89	457	1,291
Total credit exposure	3,046	2,951	2,946	2,900	2,756	10.5	0	4	89	846	2,107
Total unused liquidity commitments provided to institution's own securitizations	153	110	144	151	164	-6.7	0	0	0	0	153
Securitized Loans, Leases, and Other Assets 30-89 Days Past Due (%)**											
1-4 family residential loans	3.2	3.8	3.6	3.9	3.5		0.0	0.7	0.9	3.0	3.3
Home equity loans	2.2	2.6	2.2	2.0	3.8		0.0	0.0	0.0	6.9	2.2
Credit card receivables	6.5	5.7	6.5	5.9	6.3		0.0	0.0	0.0	6.5	0.0
Auto loans	3.8	3.8	3.0	3.0	3.1		0.0	0.0	0.0	7.2	1.3
Other consumer loans	0.2	0.4	0.4	0.4	0.4		0.0	0.0	0.0	1.7	0.1
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	1.0	0.8	0.8	0.4		0.0	0.0	0.0	2.2	0.5
Total loans, leases, and other assets	2.2	2.4	2.3	2.5	2.1		0.0	0.0	0.0	1.2	2.6
Securitized Loans, Leases, and Other Assets 90 Days or More Past Due (%)**											
1-4 family residential loans	1.5	1.5	1.3	1.1	1.2		0.0	0.9	0.4	2.5	1.3
Home equity loans	0.8	0.6	0.7	0.2	24.0		0.0	0.0	0.0	20.4	0.8
Credit card receivables	7.8	9.2	8.6	7.9	9.9		0.0	0.0	0.0	7.8	0.0
Auto loans	0.6	0.6	0.4	0.3	0.3		0.0	0.0	0.0	1.1	0.3
Other consumer loans	0.1	0.3	0.3	0.3	0.3		0.0	0.0	0.0	1.1	0.1
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0
All other loans, leases, and other assets	1.1	1.5	1.4	1.3	1.1		0.0	0.0	0.4	1.4	1.1
Total loans, leases, and other assets	1.4	1.4	1.3	1.1	1.1		0.0	0.8	0.4	2.2	1.2
Securitized Loans, Leases, and Other Assets Charged-Off (net, YTD, annualized, %)**											
1-4 family residential loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0
Home equity loans	0.5	0.0	0.0	0.0	-2.6		0.0	0.0	0.0	-0.1	0.5
Credit card receivables	9.1	41.4	31.2	21.8	10.8		0.0	0.0	0.0	9.1	0.0
Auto loans	0.5	1.6	0.9	0.6	0.4		0.0	0.0	0.0	0.9	0.3
Other consumer loans	0.0	0.2	0.1	0.1	0.0		0.0	0.0	0.0	0.3	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	0.1	0.3	0.2	0.1	0.1		0.0	0.0	0.0	0.6	0.0
Total loans, leases, and other assets	0.0	0.1	0.1	0.0	0.0		0.0	0.0	0.0	0.2	0.0
Seller's Interests in Institution's Own Securitizations - Carried as Securities or Loans***											
Home equity loans	0	0	0	0	0	0.0	0	0	0	0	0
Credit card receivables	0	0	0	0	0	0.0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0.0	0	0	0	0	0
Assets Sold with Recourse and Not Securitized											
Number of institutions reporting asset sales	296	302	303	304	310	-4.5	3	81	138	64	10
Outstanding Principal Balance by Asset Type											
1-4 family residential loans	29,478	25,619	26,463	24,558	23,194	27.1	11	2,014	11,513	15,060	880
All other loans, leases, and other assets	157,209	156,517	153,733	152,474	152,408	3.2	0	47	1,871	51,250	104,041
Total sold and not securitized	186,687	182,136	180,195	177,032	175,602	6.3	11	2,061	13,383	66,310	104,922
Maximum Credit Exposure by Asset Type											
1-4 family residential loans	11,358	7,313	8,103	6,940	6,198	83.3	0	288	4,116	6,380	573
All other loans, leases, and other assets	46,280	45,993	44,890	44,814	45,086	2.6	0	47	639	15,280	30,313
Total credit exposure	57,638	53,306	52,992	51,754	51,284	12.4	0	335	4,755	21,660	30,887
Support for Securitization Facilities Sponsored by Other Institutions											
Number of institutions reporting securitization facilities sponsored by others	33	33	33	34	33	0.0	0	12	10	4	7
Total credit exposure	10,565	11,061	11,730	11,575	11,807	-10.5	0	65	106	537	9,857
Total unused liquidity commitments	1,635	1,564	1,586	1,561	1,532	6.7	0	0	0	0	1,635
Other											
Assets serviced for others****	5,623,547	6,019,203	6,137,570	6,104,982	6,154,396	-8.6	10,138	158,451	430,847	1,494,670	3,529,440
Asset-backed commercial paper conduits											
Credit exposure to conduits sponsored by institutions and others	5,878	6,125	6,053	5,025	4,940	19.0	0	0	0	0	5,878
Unused liquidity commitments to conduits sponsored by institutions and others	64,753	63,789	64,119	64,140	68,389	-5.3	0	0	0	0	64,753
Net servicing income (for the quarter)	1,633	3,200	1,090	2,099	2,539	-35.7	6	79	454	546	549
Net securitization income (for the quarter)	146	99	-11	86	20	630.0	0	0	4	38	103
.	3.2	3.0	3.1	3.0	3.1		0.0	0.3	1.9	3.5	3.6

* 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.

COMMUNITY BANK PERFORMANCE

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

- ***Quarterly Net Income Increased from Last Quarter***
- ***Quarterly Net Interest Margin Increased from Last Quarter and Last Year***
- ***Asset Quality Metrics Deteriorated Modestly but Remained Favorable Overall***
- ***Loan Growth Continued in Most Portfolios***
- ***Domestic Deposits Increased from Last Quarter and Last Year***

Quarterly Net Income and Pretax Return on Assets Increased from the Prior Quarter

First quarter net income for the 4,022 community banks increased $621.0 million (10.0 percent) from the previous quarter to $6.8 billion. More than half (55.8 percent) of all community banks reported a quarter-over-quarter increase in net income. Higher net interest income (up $315.7 million, 1.4 percent), lower losses on the sale of securities (up $313.7 million, 54.8 percent), lower noninterest expenses (down $423.2 million, 2.3 percent), and lower provision expenses (down $249.7 million, 19.0 percent) more than offset the lower noninterest income (down $476.6 million, 9.1 percent).

The pretax return on assets ratio at community banks increased 11 basis points from one quarter earlier and increased 6 basis points from one year earlier to 1.18 percent. The share of community banks that were unprofitable during the quarter was 6.5 percent, down from 9.9 percent the previous quarter.

Net income increased $537.7 million (8.5 percent) compared with first quarter 2024, driven primarily by higher net interest income.

Net Interest Margin Increased from Last Quarter and Last Year

The community bank net interest margin increased 2 basis points from the previous quarter and 23 basis points year over year to 3.46 percent. Quarter over quarter, average earning asset yields declined 13 basis points to 5.52 percent and average funding costs declined 15 basis points to 2.07 percent. Year over year, average earning asset yields rose 15 basis points, while average funding costs declined 8 basis points.

Net Operating Revenue Decreased in the First Quarter

Community bank net operating revenue (net interest income plus noninterest income) of $27.1 billion decreased $160.9 million (0.6 percent) quarter over quarter due to a quarterly decline in noninterest income that offset a quarterly increase in net interest income. Noninterest income decreased $476.6 million (9.1 percent) from the previous quarter, predominantly due to higher "all other noninterest income."[1] Total interest expense declined at a faster rate than interest income, resulting in a $315.7 million (1.4 percent) increase in net interest income.

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

Net operating revenue increased $2.2 billion (8.8 percent) year over year as net interest income increased $2.2 billion and noninterest income increased $1.6 million. Higher net gains on loan sales drove the annual increase in noninterest income.

Noninterest Expense Decreased Quarter Over Quarter

Noninterest expense decreased $423.2 million (2.3 percent) from a quarter earlier but increased $990.3 million (6.0 percent) from a year earlier to $17.6 billion. "All other noninterest expense" led the quarterly decrease in noninterest expense.[2] The efficiency ratio (noninterest expense as a share of net operating revenue) decreased 39 basis points from a quarter earlier to 64.69 percent.

Provision Expense Decreased from the Previous Quarter

Quarterly provision expense of $1.1 billion was down $249.7 million (19.0 percent) from a quarter earlier but up $271.5 million (34.3 percent) from a year earlier. The reserve coverage ratio (the ratio of the allowance for credit losses to noncurrent loans) decreased 11.1 percentage points from a quarter earlier and 41.5 percentage points from a year earlier to 168.8 percent, as noncurrent loan balances increased faster than the allowance for credit losses.

Asset Quality Metrics Remained Favorable Despite Modest Deterioration

The share of loans and leases 30 days or more past due or in nonaccrual (PDNA) status increased 12 basis points from fourth quarter 2024 to 1.32 percent. PDNA loan balances increased from one quarter earlier for most major loan portfolios except consumer loans (down 26 basis points to 2.35 percent). The increase in the PDNA ratio was led by nonperforming farm loans (up 53 basis points to 1.40 percent), nonfarm nonresidential commercial real estate (CRE) loans (up 10 basis points to 1.09 percent), and commercial and industrial loans (up 19 basis points to 1.78 percent). Despite the increasing trend, the first quarter PDNA ratio was 18 basis points below the pre-pandemic average of 1.50 percent.[3]

The community bank net charge-off ratio decreased 9 basis points from one quarter earlier but increased 4 basis points from one year earlier to 0.15 percent. This ratio matches the pre-pandemic average of 0.15 percent. The largest portion of the annual increase in net charge-off volume occurred in construction and development (C&D) loans, which increased $52.0 million. The net charge-off ratio for C&D loans increased 13 basis points from one year earlier to 0.13 percent.

Unrealized Losses on Securities Decreased from the Previous Quarter

Unrealized losses on securities totaled $43.9 billion in first quarter 2025, down $6.2 billion (12.4 percent) from the previous quarter and down $10.2 billion (18.8 percent) from the previous year.[4] Unrealized losses on held-to-maturity securities ($7.6 billion) and available-for-sale securities ($36.4 billion) both decreased quarter over quarter.

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[2] "All other noninterest expense" includes material write-in items such as expenses related to data processing, advertising, and marketing; legal fees; and consulting and advisory fees.
[3] The "pre-pandemic average" is the average from first quarter 2015 through fourth quarter 2019.
[4] Unrealized losses on securities reflect the difference between the market value as of quarter-end and the book value of non-equity securities. This calculation does not account for any unrealized gains or losses in accumulated other comprehensive income because these cannot be derived from Consolidated Reports of Condition and Income (Call Reports).

Total Assets Increased from the Previous Quarter and One Year Earlier

Total assets at community banks increased $32.2 billion (1.2 percent) quarter over quarter and $105.6 billion (4.0 percent) year over year. Total loans and leases increased $15.1 billion (0.8 percent) quarter over quarter and $90.1 billion (4.9 percent) year over year. Cash and balances due from depository institutions increased $14.4 billion (7.7 percent) quarter over quarter and $24.1 billion (13.7 percent) year over year. Securities balances increased $1.3 billion (0.3 percent) quarter over quarter but decreased $12.3 billion (2.4 percent) year over year.

Loan Growth Continued in Most Portfolios

Loan and lease balances increased $15.1 billion (0.8 percent) from one quarter earlier. Growth was broad-based across all major portfolios, except agricultural production loans, auto loans, and credit card loans. Increases in nonfarm nonresidential CRE loans (up $7.9 billion, or 1.4 percent) led the quarter-over-quarter growth. More than half of community banks (59.1 percent) reported quarterly growth in total loan balances.

Loan and lease balances increased 4.9 percent from the previous year. Increases in nonfarm nonresidential CRE loans (up $31.5 billion, or 5.6 percent) and 1–4 family residential real estate loans (up $17.1 billion, or 3.8 percent) led the year-over-year loan growth.

Domestic Deposits Increased from Last Quarter and Last Year

Community banks reported an increase in domestic deposits of 1.6 percent ($36.7 billion) during first quarter 2025. More than two-thirds of community banks (69.4 percent) reported an increase in deposit balances from the previous quarter. Community banks reported growth in estimated insured deposits (up $30.0 billion, or 1.9 percent) and in estimated uninsured domestic deposits (up $7.2 billion, or 1.0 percent). Quarterly growth in interest-bearing deposits (up $34.1 billion, or 1.9 percent) continued to surpass growth in noninterest-bearing deposits (up $2.7 billion, or 0.5 percent). Domestic deposits increased 5.2 percent ($116.8 billion) from one year earlier.

Capital Ratios Increased During the Quarter

The tier one risk-based capital ratio for community banks that did not opt into the community bank leverage ratio (CBLR) framework was 14.06 percent, up 9 basis points from the previous quarter. The average CBLR for the 1,662 community banks that elected to use the CBLR framework was 12.30 percent, up 9 basis points from the previous quarter. The leverage capital ratio for community banks was 10.91 percent, up 9 basis points from a quarter earlier.

One Community Bank Failed in First Quarter 2025

The number of community banks declined to 4,022 in the first quarter, down 24 from the previous quarter. Five banks transitioned from community to noncommunity banks; four transitioned from noncommunity to community banks; one community bank failed during the quarter and did not file a Call Report in the prior quarter; one community bank was sold to an uninsured institution; and 22 community banks merged or consolidated during the quarter.

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

	2025*	2024*	2024	2023	2022	2021	2020
Return on assets (%)	0.99	0.94	0.95	1.01	1.15	1.26	1.09
Return on equity (%)	9.76	9.57	9.56	10.67	11.93	11.69	9.70
Core capital (leverage) ratio (%)	10.91	10.75	10.82	10.70	10.50	10.16	10.32
Noncurrent assets plus other real estate owned to assets (%)	0.55	0.44	0.52	0.40	0.33	0.40	0.60
Net charge-offs to loans (%)	0.15	0.11	0.17	0.12	0.07	0.07	0.12
Asset growth rate (%)	2.43	-0.69	1.80	-0.71	-1.42	9.03	12.19
Net interest margin (%)	3.46	3.23	3.33	3.39	3.45	3.28	3.39
Net operating income growth (%)	11.96	-15.58	-4.30	-11.88	-3.68	30.14	-2.29
Number of institutions reporting	4,022	4,128	4,046	4,144	4,264	4,391	4,558
Percentage of unprofitable institutions (%)	6.46	7.17	7.02	5.48	3.61	3.26	4.54

* Through March 31, ratios annualized where appropriate. Asset growth rates are for 12 months ending March 31.

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

(dollar figures in millions)	1st Quarter 2025	4th Quarter 2024	1st Quarter 2024	% Change 24Q1-25Q1
Number of institutions reporting	4,022	4,046	4,128	-2.6
Total employees (full-time equivalent)	360,235	361,686	364,993	-1.3
CONDITION DATA				
Total assets	$2,775,350	$2,768,393	$2,709,424	2.4
Loans secured by real estate	1,507,390	1,507,947	1,464,639	2.9
1-4 Family residential mortgages	467,103	468,089	459,307	1.7
Nonfarm nonresidential	589,568	589,760	575,011	2.5
Construction and development	154,652	156,024	154,924	-0.2
Home equity lines	52,681	52,242	46,604	13.0
Commercial & industrial loans	240,319	240,912	236,669	1.5
Loans to individuals	74,002	74,556	73,640	0.5
Credit cards	2,920	2,965	3,039	-3.9
Farm loans	53,222	55,240	49,789	6.9
Other loans & leases	55,027	55,361	42,363	29.9
Less: Unearned income	660	703	734	-10.1
Total loans & leases	1,929,299	1,933,313	1,866,366	3.4
Less: Reserve for losses*	23,653	23,559	23,029	2.7
Net loans and leases	1,905,646	1,909,754	1,843,337	3.4
Securities**	509,522	512,510	531,347	-4.1
Other real estate owned	1,153	1,160	844	36.6
Goodwill and other intangibles	17,481	17,511	17,972	-2.7
All other assets	341,547	327,458	315,924	8.1
Total liabilities and capital	2,775,350	2,768,393	2,709,424	2.4
Deposits	2,345,556	2,330,133	2,262,234	3.7
Domestic office deposits	2,342,341	2,327,251	2,259,363	3.7
Foreign office deposits	3,214	2,882	2,871	12.0
Brokered deposits	122,554	123,438	113,085	8.4
Other borrowed funds	117,072	130,449	152,554	-23.3
Subordinated debt	440	440	172	155.6
All other liabilities	27,791	29,069	28,351	-2.0
Total equity capital (includes minority interests)	284,490	278,301	266,112	6.9
Bank equity capital	284,351	278,177	265,968	6.9
Loans and leases 30-89 days past due	11,524	10,126	8,840	30.4
Noncurrent loans and leases	14,015	13,098	10,953	28.0
Restructured loans and leases	4,216	4,136	2,618	61.1
Mortgage-backed securities	230,225	226,078	220,087	4.6
Earning assets	2,600,502	2,591,488	2,538,164	2.5
FHLB Advances	99,108	108,913	100,147	-1.0
Unused loan commitments	393,294	391,295	394,058	-0.2
Trust assets	346,030	405,479	360,811	-4.1
Assets securitized and sold	22,984	24,240	21,417	7.3
Notional amount of derivatives	145,298	165,410	135,311	7.4

INCOME DATA	Full Year 2024	Full Year 2023	% Change	1st Quarter 2025	1st Quarter 2024	% Change 24Q1-25Q1
Total interest income	$141,493	$124,667	13.5	$35,651	$33,935	5.1
Total interest expense	56,864	40,913	39.0	13,338	13,547	-1.5
Net interest income	84,629	83,754	1.0	22,313	20,388	9.4
Provision for credit losses***	4,123	3,331	23.8	1,063	764	39.0
Total noninterest income	19,917	19,433	2.5	4,761	4,923	-3.3
Total noninterest expense	68,989	66,719	3.4	17,623	17,021	3.5
Securities gains (losses)	-633	-949	N/M	-258	50	-613.5
Applicable income taxes	4,973	5,479	-9.2	1,289	1,231	4.8
Extraordinary gains, net****	1	-2	N/M	0	-1	N/M
Total net income (includes minority interests)	25,828	26,709	-3.3	6,841	6,344	7.8
Bank net income	25,812	26,700	-3.3	6,831	6,335	7.8
Net charge-offs	3,127	2,068	51.2	733	534	37.3
Cash dividends	13,350	12,562	6.3	3,445	2,871	20.0
Retained earnings	12,463	14,138	-11.8	3,386	3,463	-2.2
Net operating income	26,343	27,526	-4.3	7,061	6,307	12.0

* 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
** 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
**** See Notes to Users for explanation.
N/M - Not Meaningful

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

(dollar figures in millions)	1st Quarter 2025	4th Quarter 2024	1st Quarter 2024	% Change 24Q1-25Q1
Number of institutions reporting	4,022	4,022	4,018	0.1
Total employees (full-time equivalent)	360,235	360,227	358,355	0.5
CONDITION DATA				
Total assets	$2,775,350	$2,743,153	$2,669,712	4.0
Loans secured by real estate	1,507,390	1,492,848	1,436,401	4.9
1-4 Family residential mortgages	467,103	465,095	450,025	3.8
Nonfarm nonresidential	589,568	581,620	558,080	5.6
Construction and development	154,652	154,534	152,792	1.2
Home equity lines	52,681	51,417	46,350	13.7
Commercial & industrial loans	240,319	238,066	231,833	3.7
Loans to individuals	74,002	74,034	73,469	0.7
Credit cards	2,920	2,946	2,901	0.7
Farm loans	53,222	55,125	49,455	7.6
Other loans & leases	55,027	54,811	48,717	13.0
Less: Unearned income	660	698	718	-8.1
Total loans & leases	1,929,299	1,914,185	1,839,157	4.9
Less: Reserve for losses*	23,653	23,366	22,675	4.3
Net loans and leases	1,905,646	1,890,819	1,816,482	4.9
Securities**	509,522	508,189	521,788	-2.4
Other real estate owned	1,153	1,165	872	32.2
Goodwill and other intangibles	17,481	17,319	17,500	-0.1
All other assets	341,547	325,661	313,070	9.1
Total liabilities and capital	2,775,350	2,743,153	2,669,712	4.0
Deposits	2,345,556	2,308,488	2,228,430	5.3
Domestic office deposits	2,342,341	2,305,605	2,225,559	5.2
Foreign office deposits	3,214	2,882	2,871	12.0
Brokered deposits	122,554	122,538	121,053	1.2
Other borrowed funds	117,072	129,331	151,546	-22.7
Subordinated debt	440	440	281	57.0
All other liabilities	27,791	28,727	28,082	-1.0
Total equity capital (includes minority interests)	284,490	276,167	261,373	8.8
Bank equity capital	284,351	276,014	261,229	8.9
Loans and leases 30-89 days past due	11,524	10,090	8,879	29.8
Noncurrent loans and leases	14,015	13,086	11,129	25.9
Restructured loans and leases	4,216	4,128	2,622	60.8
Mortgage-backed securities	230,225	223,830	216,812	6.2
Earning assets	2,600,502	2,567,972	2,502,260	3.9
FHLB Advances	99,108	108,073	100,233	-1.1
Unused loan commitments	393,294	385,127	387,101	1.6
Trust assets	346,030	395,959	308,720	12.1
Assets securitized and sold	22,984	24,240	26,651	-13.8
Notional amount of derivatives	145,298	162,319	134,148	8.3

INCOME DATA	Full Year 2024	Full Year 2023	% Change	1st Quarter 2025	1st Quarter 2024	% Change 24Q1-25Q1
Total interest income	$140,228	$27,848	403.5	$35,651	$33,622	6.0
Total interest expense	56,333	7,078	695.9	13,338	13,487	-1.1
Net interest income	83,895	20,770	303.9	22,313	20,134	10.8
Provision for credit losses***	4,094	683	499.2	1,063	791	34.3
Total noninterest income	19,985	4,410	353.2	4,761	4,759	0.0
Total noninterest expense	68,653	15,757	335.7	17,623	16,633	6.0
Securities gains (losses)	-591	-130	N/M	-258	51	-604.7
Applicable income taxes	4,911	1,430	243.4	1,289	1,218	5.9
Extraordinary gains, net****	1	4	N/M	0	-1	N/M
Total net income (includes minority interests)	25,630	7,184	256.8	6,841	6,303	8.5
Bank net income	25,578	7,175	256.5	6,831	6,293	8.5
Net charge-offs	3,096	353	776.4	733	553	32.5
Cash dividends	13,258	2,761	380.2	3,445	2,846	21.0
Retained earnings	12,320	4,414	179.1	3,386	3,447	-1.8
Net operating income	26,112	7,296	257.9	7,061	6,265	12.7

* For institutions that have adopted ASU 2016-13, this item represents the allowance for credit losses on loans and leases held for investment and allocated transfer risk. Beginning in 2024, almost all

** 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

**** See Notes to Users for explanation.

N/M - Not Meaningful

Table III-B. Aggregate Condition and Income Data by Geographic Region, FDIC-Insured Community Banks
First Quarter 2025

		Geographic Regions*					
(dollar figures in millions)	All Community Banks	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	4,022	437	449	877	1,095	920	244
Total employees (full-time equivalent)	360,235	68,678	37,008	72,430	69,615	82,652	29,852
CONDITION DATA							
Total assets	$2,775,350	$637,444	$278,355	$509,550	$532,826	$559,098	$258,077
Loans secured by real estate	1,507,390	387,406	150,577	269,865	269,756	291,539	138,246
1-4 Family residential mortgages	467,103	143,459	47,699	79,900	77,222	88,104	30,718
Nonfarm nonresidential	589,568	139,658	65,422	101,647	92,527	121,767	68,546
Construction and development	154,652	27,600	17,457	25,343	27,442	45,140	11,670
Home equity lines	52,681	12,467	6,839	12,275	7,139	7,234	6,728
Commercial & industrial loans	240,319	45,810	23,680	49,552	53,065	47,975	20,237
Loans to individuals	74,002	18,282	7,740	11,609	13,381	13,654	9,336
Credit cards	2,920	388	119	162	972	241	1,038
Farm loans	53,222	502	1,476	7,854	32,229	8,526	2,635
Other loans & leases	55,027	17,378	3,020	13,965	8,411	9,218	3,035
Less: Unearned income	660	90	82	71	96	192	129
Total loans & leases	1,929,299	469,289	186,410	352,774	376,747	370,721	173,359
Less: Reserve for losses**	23,653	4,764	2,349	4,305	4,786	4,727	2,724
Net loans and leases	1,905,646	464,525	184,061	348,469	371,961	365,994	170,635
Securities***	509,522	100,478	50,874	99,208	97,975	110,835	50,154
Other real estate owned	1,153	192	119	131	212	427	71
Goodwill and other intangibles	17,481	4,234	768	3,448	3,421	3,689	1,921
All other assets	341,547	68,015	42,532	58,294	59,257	78,153	35,296
Total liabilities and capital	2,775,350	637,444	278,355	509,550	532,826	559,098	258,077
Deposits	2,345,556	525,244	241,713	425,233	450,645	484,298	218,422
Domestic office deposits	2,342,341	524,176	241,713	425,233	450,645	484,298	216,276
Foreign office deposits	3,214	1,068	0	0	0	0	2,147
Brokered deposits	122,554	37,690	9,368	21,178	26,301	19,033	8,984
Other borrowed funds	117,072	37,858	6,308	28,183	24,768	12,175	7,781
Subordinated debt	440	116	0	14	1	299	10
All other liabilities	27,791	7,756	2,707	4,781	4,682	4,737	3,129
Total equity capital (includes minority interests)	284,490	66,471	27,626	51,339	52,730	57,590	28,735
Bank equity capital	284,351	66,469	27,629	51,237	52,728	57,552	28,734
Loans and leases 30-89 days past due	11,524	2,293	1,093	1,884	2,476	2,956	822
Noncurrent loans and leases	14,015	3,633	1,328	2,529	2,513	2,913	1,100
Restructured loans and leases	4,216	1,542	243	843	650	636	301
Mortgage-backed securities	230,225	56,297	23,135	41,609	34,955	46,353	27,877
Earning assets	2,600,502	597,721	261,539	477,251	499,926	522,861	241,203
FHLB Advances	99,108	34,524	5,282	24,068	21,307	8,836	5,091
Unused loan commitments	393,294	86,077	34,368	77,359	85,463	70,708	39,318
Trust assets	346,030	63,141	14,081	97,026	101,376	46,774	23,631
Assets securitized and sold	22,984	9,794	39	4,100	6,821	1,572	658
Notional amount of derivatives	145,298	58,303	9,136	26,085	29,466	13,597	8,712

INCOME DATA	All Community Banks	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Total interest income	$35,651	$7,765	$3,675	$6,475	$6,921	$7,512	$3,304
Total interest expense	13,338	3,273	1,266	2,434	2,688	2,603	1,073
Net interest income	22,313	4,491	2,409	4,041	4,233	4,910	2,230
Provision for credit losses****	1,063	297	128	118	185	157	177
Total noninterest income	4,761	918	437	1,061	929	989	426
Total noninterest expense	17,623	3,807	1,832	3,205	3,276	3,756	1,747
Securities gains (losses)	-258	-74	-14	2	-10	-12	-151
Applicable income taxes	1,289	266	165	300	226	219	114
Extraordinary gains, net*****	0	0	0	0	0	0	0
Total net income (includes minority interests)	6,841	967	706	1,481	1,465	1,755	467
Bank net income	6,831	967	707	1,479	1,465	1,746	467
Net charge-offs	733	199	52	95	123	119	145
Cash dividends	3,445	628	252	691	671	882	321
Retained earnings	3,386	339	456	788	793	863	147
Net operating income	7,061	1,037	717	1,479	1,474	1,767	587

* 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

*** 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

***** See Notes to Users for explanation.

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

	All Community Banks		First Quarter 2025, Geographic Regions*					
	1st Quarter 2025	4th Quarter 2024	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Performance ratios (annualized, %)								
Yield on earning assets	5.52	5.65	5.23	5.69	5.46	5.58	5.80	5.50
Cost of funding earning assets	2.07	2.21	2.20	1.96	2.05	2.17	2.01	1.79
Net interest margin	3.46	3.44	3.02	3.73	3.41	3.41	3.79	3.71
Noninterest income to assets	0.69	0.76	0.58	0.63	0.84	0.70	0.71	0.66
Noninterest expense to assets	2.56	2.63	2.40	2.66	2.53	2.48	2.71	2.72
Loan and lease loss provision to assets	0.15	0.19	0.19	0.19	0.09	0.14	0.11	0.28
Net operating income to assets	1.02	0.98	0.65	1.04	1.17	1.11	1.28	0.91
Pretax return on assets	1.18	1.07	0.78	1.27	1.40	1.28	1.42	0.90
Return on assets	0.99	0.91	0.61	1.03	1.17	1.11	1.26	0.73
Return on equity	9.76	8.96	5.89	10.47	11.73	11.29	12.35	6.59
Net charge-offs to loans and leases	0.15	0.24	0.17	0.11	0.11	0.13	0.13	0.34
Loan and lease loss provision to net charge-offs	141.01	113.41	145.92	236.32	121.05	149.42	124.93	118.99
Efficiency ratio	64.69	65.08	69.75	64.24	62.41	63.03	63.30	65.51
Net interest income to operating revenue	82.42	80.97	83.02	84.65	79.20	82.00	83.23	83.96
% of unprofitable institutions	6.46	9.91	13.50	7.80	6.73	3.74	3.80	12.70
% of institutions with earnings gains	69.99	63.32	61.10	70.16	73.43	75.53	66.85	60.25

*See Table IV-A for explanation.

Table V-B. Full Year 2024, FDIC-Insured Community Banks

	All Community Banks		Full Year 2024, Geographic Regions*					
	Full Year 2024	Full Year 2023	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Performance ratios (%)								
Yield on earning assets	5.57	5.04	5.26	5.79	5.50	5.60	5.88	5.53
Cost of funding earning assets	2.24	1.65	2.39	2.12	2.22	2.34	2.18	1.94
Net interest margin	3.33	3.39	2.88	3.68	3.29	3.25	3.70	3.58
Noninterest income to assets	0.73	0.73	0.60	0.71	0.88	0.78	0.72	0.74
Noninterest expense to assets	2.54	2.52	2.38	2.69	2.49	2.51	2.68	2.68
Loan and lease loss provision to assets	0.15	0.13	0.13	0.17	0.13	0.14	0.14	0.31
Net operating income to assets	0.97	1.04	0.61	1.06	1.12	1.02	1.21	0.87
Pretax return on assets	1.13	1.22	0.75	1.27	1.33	1.17	1.34	1.06
Return on assets	0.95	1.01	0.59	1.03	1.10	1.02	1.19	0.83
Return on equity	9.56	10.67	5.75	10.60	11.34	10.54	11.93	7.77
Net charge-offs to loans and leases	0.17	0.12	0.14	0.17	0.14	0.15	0.16	0.35
Loan and lease loss provision to net charge-offs	132.28	157.43	120.74	145.36	132.83	138.92	125.66	138.37
Efficiency ratio	65.25	64.20	71.14	64.34	62.46	64.63	63.76	64.31
Net interest income to operating revenue	80.95	81.17	81.88	82.86	77.67	79.71	82.76	81.86
% of unprofitable institutions	7.02	5.48	12.90	9.78	7.24	3.18	5.41	13.88
% of institutions with earnings gains	51.51	47.71	35.29	54.89	53.73	58.55	49.41	42.86

*See Table IV-A for explanation.

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

March 31, 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	0.53	0.44	0.52	0.52	0.58	0.70	0.37
Construction and development	0.62	0.56	0.51	0.45	0.66	0.82	0.46
Nonfarm nonresidential	0.38	0.34	0.33	0.39	0.39	0.46	0.36
Multifamily residential real estate	0.33	0.38	0.54	0.31	0.22	0.32	0.23
Home equity loans	0.51	0.50	0.48	0.46	0.48	0.87	0.33
Other 1-4 family residential	0.71	0.53	0.77	0.80	0.72	0.98	0.42
Commercial and industrial loans	0.66	0.48	0.78	0.55	0.74	0.82	0.65
Loans to individuals	1.66	1.85	1.04	0.88	1.25	2.97	1.48
Credit card loans	3.11	2.57	1.41	1.13	4.70	1.29	2.74
Other loans to individuals	1.60	1.83	1.03	0.88	0.97	3.00	1.32
All other loans and leases (including farm)	0.63	0.16	0.84	0.44	0.88	0.72	0.70
Total loans and leases	0.60	0.49	0.59	0.53	0.66	0.80	0.47
Percent of Loans Noncurrent							
All loans secured by real estate	0.68	0.75	0.62	0.71	0.59	0.73	0.52
Construction and development	0.88	1.48	0.56	0.65	0.79	0.73	1.14
Nonfarm nonresidential	0.70	0.77	0.70	0.81	0.66	0.73	0.45
Multifamily residential real estate	0.67	0.79	0.30	0.93	0.52	0.38	0.33
Home equity loans	0.55	0.65	0.30	0.38	0.45	0.47	1.08
Other 1-4 family residential	0.58	0.58	0.56	0.58	0.48	0.77	0.38
Commercial and industrial loans	1.12	1.15	1.29	0.97	1.18	1.07	1.17
Loans to individuals	0.69	0.47	0.51	0.37	0.54	1.34	0.94
Credit card loans	2.77	2.25	0.48	0.61	2.49	0.67	4.30
Other loans to individuals	0.60	0.44	0.51	0.36	0.38	1.35	0.52
All other loans and leases (including farm)	0.55	0.59	1.25	0.37	0.52	0.51	0.88
Total loans and leases	0.73	0.77	0.71	0.72	0.67	0.79	0.63
Percent of Loans Charged-Off (net, YTD)							
All loans secured by real estate	0.05	0.09	0.01	0.03	0.04	0.04	0.07
Construction and development	0.13	0.49	0.00	0.06	0.04	0.06	0.14
Nonfarm nonresidential	0.06	0.08	0.01	0.03	0.08	0.07	0.11
Multifamily residential real estate	0.10	0.14	0.05	0.14	0.03	0.02	0.02
Home equity loans	0.03	-0.02	0.00	0.01	0.02	0.04	0.18
Other 1-4 family residential	0.00	0.00	0.00	0.00	0.01	0.01	0.00
Commercial and industrial loans	0.33	0.36	0.35	0.41	0.23	0.28	0.44
Loans to individuals	1.69	1.48	1.33	0.51	1.88	1.39	4.05
Credit card loans	10.89	6.21	2.82	2.00	15.92	1.95	12.38
Other loans to individuals	1.31	1.38	1.30	0.49	0.78	1.38	3.03
All other loans and leases (including farm)	0.12	0.17	0.29	0.13	0.05	0.13	0.24
Total loans and leases	0.15	0.17	0.11	0.11	0.13	0.13	0.34
Loans Outstanding (in billions)							
All real estate loans	$1,507.4	$387.4	$150.6	$269.9	$269.8	$291.5	$138.2
Construction and development	154.7	27.6	17.5	25.3	27.4	45.1	11.7
Nonfarm nonresidential	589.6	139.7	65.4	101.6	92.5	121.8	68.5
Multifamily residential real estate	154.8	61.8	8.5	31.9	23.6	12.3	16.7
Home equity loans	52.7	12.5	6.8	12.3	7.1	7.2	6.7
Other 1-4 family residential	467.1	143.5	47.7	79.9	77.2	88.1	30.7
Commercial and industrial loans	240.3	45.8	23.7	49.6	53.1	48.0	20.2
Loans to individuals	74.0	18.3	7.7	11.6	13.4	13.7	9.3
Credit card loans	2.9	0.4	0.1	0.2	1.0	0.2	1.0
Other loans to individuals	71.1	17.9	7.6	11.4	12.4	13.4	8.3
All other loans and leases (including farm)	108.2	17.9	4.5	21.8	40.6	17.7	5.7
Total loans and leases (plus unearned income)	1,930.0	469.4	186.5	352.8	376.8	370.9	173.5
Memo: Unfunded Commitments (in millions)							
Total Unfunded Commitments	393,294	86,077	34,368	77,359	85,463	70,708	39,318
Construction and development: 1-4 family residential	30,965	5,016	4,404	4,371	5,312	9,864	1,999
Construction and development: CRE and other	81,065	18,157	8,108	15,977	12,732	18,952	7,139
Commercial and industrial	118,299	26,860	9,572	25,303	24,388	20,221	11,955

* 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 $3.8 Billion***
- ***DIF Reserve Ratio Rises 3 Basis Points, Ends First Quarter at 1.31 Percent***
- ***One Institution Failed During the First Quarter***

During the first quarter, the Deposit Insurance Fund (DIF) balance increased by $3.8 billion to $140.9 billion. The rise in the DIF was primarily driven by assessment income of $3.2 billion. Interest earned on securities, negative provisions, and unrealized gains on securities also contributed a combined $1.2 billion to the fund during the quarter. These gains were partially offset by operating expenses of $0.6 billion. One institution failed during the first quarter.

The deposit insurance assessment base—average consolidated total assets minus average tangible equity—deceased by 0.2 percent in the first quarter though remains above balances reported a year ago by 1.7 percent.

The quarterly change to total estimated insured deposits was 1.0 percent for the first quarter and increased by 0.4 percent year over year. The DIF's reserve ratio (the fund balance as a percent of insured deposits) was 1.31 percent on March 31, 2025, up 3 basis points from the previous quarter and 14 basis points higher than the previous year.

The FDIC adopted a DIF Restoration Plan on September 15, 2020, to return the reserve ratio to 1.35 percent, the statutory minimum, by September 2028 as required by law. Based on FDIC projections, the reserve ratio remains on track to reach 1.35 percent by the statutory deadline. The FDIC will continue to monitor factors affecting the reserve ratio, including but not limited to, insured deposit growth and potential losses due to bank failures and related reserves, as required under the current Restoration Plan.

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

(dollar figures in millions)	Deposit Insurance Fund** 1st Quarter 2025	4th Quarter 2024	3rd Quarter 2024	2nd Quarter 2024	1st Quarter 2024	4th Quarter 2023	3nd Quarter 2023	2nd Quarter 2023	1st Quarter 2023	4th Quarter 2022	3rd Quarter 2022	2nd Quarter 2022	1st Quarter 2022
Beginning Fund Balance	$137,101	$133,111	$129,236	$125,300	$121,778	$119,339	$116,968	$116,071	$128,218	$125,457	$124,458	$123,039	$123,141
Changes in Fund Balance:													
Assessments earned	3,171	3,211	3,260	3,218	3,248	3,107	3,225	3,127	3,306	2,142	2,145	2,086	1,938
Interest earned on investment securities	1,065	1,057	1,118	981	795	574	828	673	661	498	332	225	191
Realized gain on sale of investments	0	0	0	0	0	-450	-272	96	-1,666	0	0	0	0
Operating expenses	617	666	594	609	564	604	517	497	508	515	456	460	453
Provision for insurance losses	-83	-370	-35	-320	9	856	1,237	2,033	16,402	-48	-49	-86	100
All other income, net of expenses	19	15	22	19	32	30	4	3	12	114	6	29	8
Unrealized gain/(loss) on available-for-sale securities***	73	3	34	7	20	638	340	-472	2,450	474	-1,077	-547	-1,686
Total fund balance change	3,794	3,990	3,875	3,936	3,522	2,439	2,371	897	-12,147	2,761	999	1,419	-102
Ending Fund Balance	140,895	137,101	133,111	129,236	125,300	121,778	119,339	116,968	116,071	128,218	125,457	124,458	123,039
Percent change from four quarters earlier	12.45	12.58	11.54	10.49	7.95	-5.02	-4.88	-6.02	-5.66	4.12	2.89	3.24	3.08
Reserve Ratio (%)	1.31	1.28	1.25	1.21	1.17	1.15	1.13	1.11	1.11	1.25	1.23	1.23	1.21
Estimated Insured Deposits	10,784,103	10,674,108	10,635,919	10,638,597	10,740,350	10,617,936	10,565,784	10,563,377	10,457,717	10,262,849	10,172,105	10,079,897	10,139,795
Percent change from four quarters earlier	0.41	0.53	0.66	0.71	2.70	3.46	3.87	4.80	3.14	3.67	4.46	6.44	6.80
Percent of Total Deposit Liabilites After Exclusions	58.48	58.36	58.93	59.60	59.53	59.48	59.01	59.01	58.12	55.64	55.07	54.20	53.65
Estimated Uninsured Deposits	7,657,504	7,616,246	7,411,961	7,209,989	7,302,798	7,232,484	7,338,693	7,338,828	7,534,198	8,182,969	8,299,208	8,516,933	8,760,777
Percent change from four quarters earlier	4.86	5.31	1.00	-1.76	-3.07	-11.62	-11.57	-13.83	-14.00	-7.05	-1.44	3.56	10.30
Percent of Total Deposit Liabilites After Exclusions	41.52	41.64	41.07	40.40	40.47	40.52	40.99	40.99	41.88	44.36	44.93	45.80	46.35
Total Deposit Liabilities After Exclusions**	18,441,607	18,290,354	18,047,880	17,848,586	18,043,148	17,850,420	17,904,477	17,902,204	17,991,915	18,445,819	18,471,313	18,596,830	18,900,572
Percent change from four quarters earlier	2.21	2.46	0.80	-0.30	0.28	-3.23	-3.07	-3.74	-4.81	-1.38	1.72	5.10	8.39
Assessment Base***	21,335,353	21,384,918	21,162,599	21,015,635	20,972,199	20,889,140	20,717,197	20,837,223	20,728,101	21,004,710	21,018,213	21,054,216	20,936,343
Percent change from four quarters earlier	1.73	2.37	2.15	0.86	1.18	-0.55	-1.43	-1.03	-0.99	1.58	4.45	6.49	8.45
Number of Institutions Reporting	4,471	4,496	4,526	4,547	4,577	4,596	4,623	4,654	4,681	4,715	4,755	4,780	4,805

* Includes insured branches of foreign banks (IBAs) and any revisions to prior quarter data

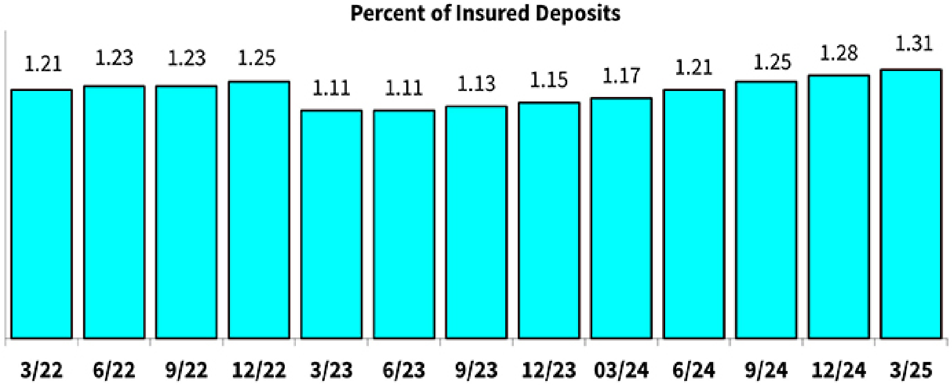
** Quarterly financial statement results are unaudited.

*** 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.

DIF Reserve Ratios
Percent of Insured Deposits



Deposit Insurance Fund Balance and Insured Deposits ($ Millions)

	DIF Balance	DIF-Insured Deposits
3/22	$123,039	$10,139,795
6/22	124,458	10,079,897
9/22	125,457	10,172,105
12/22	128,218	10,262,849
3/23	116,071	10,457,717
6/23	116,968	10,563,377
9/23	119,339	10,565,784
12/23	121,778	10,617,936
3/24	125,300	10,740,350
6/24	129,236	10,638,597
9/24	133,111	10,635,919
12/24	137,101	10,674,108
3/25	140,895	10,784,103

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	63	63	66	52	39	44	56	51	60
Failed Institutions									
Number of institutions	1	0	2	5	0	0	4	4	0
Total assets**	$0	$0	$5,303	$552,539	$0	$0	$455	$209	$0

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

** Through March 31.

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

(dollar figures in millions) **March 31, 2025**	Number of Institutions	Total Assets	Domestic Deposits*	Est. Insured Deposits
Commercial Banks and Savings Institutions				
FDIC-Insured Commercial Banks	3,917	$23,339,714	$16,955,960	$9,940,703
FDIC-Supervised	2,556	3,754,190	3,052,069	2,066,557
OCC-Supervised	692	15,653,018	11,015,776	6,271,817
Federal Reserve-Supervised	669	3,932,505	2,888,115	1,602,329
FDIC-Insured Savings Institutions	545	1,198,179	972,458	793,035
OCC-Supervised	236	542,465	431,420	361,161
FDIC-Supervised	273	318,424	254,448	190,424
Federal Reserve-Supervised	36	337,290	286,589	241,450
Total Commercial Banks and Savings Institutions	4,462	24,537,892	17,928,418	10,733,738
Other FDIC-Insured Institutions				
U.S. Branches of Foreign Banks	9	110,761	60,126	50,365
Total FDIC-Insured Institutions	4,471	24,648,654	17,988,544	10,784,103

* Excludes $1.5 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 December 31, 2024 (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	2,575	57.3	$7,426.3	34.73
5.01 - 8.00	1,222	27.2	11,829.9	55.32
8.01 - 12.00	540	12.0	1,701.4	7.96
12.01 - 17.00	74	1.6	117.2	0.55
>17.00	85	1.9	310.1	1.4

Notes to Users

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

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

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

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

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

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

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

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

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

Summary of FDIC Research Definition of Community Banking Organizations
Community banks are designated at the level of the banking.
(All charters under designated holding companies are considered community banking charters.)
Exclude: Any organization with:
- No loans or no core deposits
- Assets held in foreign branches ≥ 10% of total assets
- More than 50% of assets in certain specialty banks, including:
    - credit card specialists
    - consumer nonbank banks[1]
    - industrial loan companies
    - trust companies
    - bankers' banks

Include: All remaining banking organizations with:
- Total assets < indexed size threshold[2]
- Total assets ≥ indexed size threshold, where:
    - Loan to assets > 33%
    - Core deposits to assets > 50%
    - More than 1 office but no more than the indexed maximum number of offices.[3]
    - Number of large MSAs with offices ≤ 2
    - Number of states with offices ≤ 3
    - No single office with deposits > indexed maximum branch deposit size.[4]

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

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 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-first-quarter

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

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

https://www.fasb.org/standards

DEFINITIONS (in alphabetical order)

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

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

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

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

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

The current assessment rate schedule became effective January 1, 2023. Under the current schedule, initial base assessment rates range from 5 to 32 basis points. An institution's total base assessment rate may differ from its initial rate due to three possible adjustments: (1) Unsecured Debt Adjustment: An institution's rate may decrease by up to 5 basis points for unsecured debt. The unsecured debt adjustment cannot exceed the lesser of 5 basis points or 50 percent of an institution's initial base assessment rate (IBAR). Thus, for example, an institution with an IBAR of 5 basis points would have a maximum unsecured debt adjustment of 2.5 basis points and could not have a total base assessment rate lower than 2.5 basis points. (2) Depository Institution Debt Adjustment: For institutions that hold long-term unsecured debt issued by another insured depository institution, a 50 basis point charge is applied to the amount of such debt held in excess of 3 percent of an institution's Tier 1 capital. (3) Brokered Deposit Adjustment: Rates for large institutions that are not well capitalized or do not have a composite CAMELS rating of 1 or 2 may increase (not to exceed 10 basis points) if their brokered deposits exceed 10 percent of domestic deposits.

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

Total Base Assessment Rates*

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Derivatives transaction types:

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

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

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

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

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

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

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

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

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

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

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

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

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

Liquidity ratio – liquid assets to total assets. Liquid assets include cash, federal funds sold, and securities including unrealized gains/losses on held-to-maturity securities less pledged securities.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Small Business Lending Fund – The Small Business Lending Fund (SBLF) was enacted into law in September 2010 as part of the Small Business Jobs Act of 2010 to encourage lending to small businesses by providing capital to qualified community institutions with assets of less than $10 billion. The SBLF Program is administered by the U.S. Treasury Department (https://home.treasury.gov/policy-issues/small-business-programs/small-business-lending-fund). Under the SBLF Program, the Treasury Department purchased noncumulative perpetual preferred stock from qualifying depository institutions and holding companies (other than Subchapter S and mutual institutions). When this stock has been issued by a depository institution, it is reported as "Perpetual preferred stock and related surplus." For regulatory capital purposes, this noncumulative perpetual preferred stock qualifies as a component of Tier 1 capital. Qualifying Subchapter S corporations and mutual institutions issue unsecured subordinated debentures to the Treasury Department through the SBLF. Depository institutions that issued these debentures report them as "Subordinated notes and debentures." For regulatory capital purposes, the debentures are eligible for inclusion in an institution's Tier 2 capital in accordance with their primary federal regulator's capital standards. To participate in the SBLF Program, an institution with outstanding securities issued to the Treasury Department under the Capital Purchase Program (CPP) was required to refinance or repay in full the CPP securities at the time of the SBLF funding. Any outstanding warrants that an institution issued to the Treasury Department under the CPP remain outstanding after the refinancing of the CPP stock through the SBLF Program unless the institution chooses to repurchase them.

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

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

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

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

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