



Mutual Alert

FDIC Study Supports Resilience Of Community Banks

The FDIC released a study which concluded that community banks with assets between \$100 million and \$10 billion –have increased in both number and in total assets since 1985. The number of banks with assets between \$100 million and \$1 billion increased by 7 percent between 1985 and 2013, while the number of banks with assets between \$1 billion and \$10 billion increased by 5 percent. These groups of institutions also experienced growth in terms of total assets.

The study does not address the comparative disadvantage in total banking assets held by community banks when compared to banks with assets over the \$10 billion asset size. The study does not breakout mutual banks but includes them within the thrift category. A copy of the study is attached.

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