

Notes to Users

Quarterly Median Profile Report. Editions: 1Q2025, 2Q2025, 3Q2025, 4Q2025, 1Q2026, 2Q2026

Universe

Every FDIC-insured institution that files a Call Report for the quarter, as the FDIC classes it at the report date (insured classes N, NM, SM, SB, SI, SL), excluding insured U.S. branches of foreign banks. Institutions whose report was not available when the QBP was compiled are left out of that quarter, as the QBP left them out.

Data date

Each quarter is read as its own QBP read it: values at the first FFIEC data release after the quarter-end that is held; later amendments are reverted for that quarter. The prior and year-ago quarters used for growth are read at the same date.

Mergers

Mergers accounted for as poolings of interests (or entities under common control) combine year-to-date income: the successor's quarterly figure removes the predecessor's prior year-to-date, and the predecessor's balances join the successor's average. Purchase-accounting mergers are not adjusted.

Push-down accounting

An institution that applied push-down accounting during the quarter restarts its year-to-date income: its quarter is the year-to-date as reported.

Earning assets

Interest-bearing balances, securities, federal funds sold and reverse repurchase agreements, loans and leases net of the allowance, loans held for sale, and trading assets other than derivatives - the FDIC's definition.

Median rules

A ratio is computed bank by bank (with the QBP's annualization) and the median, 25th and 75th percentiles are taken across the banks of the group; banks with a zero or negative denominator are excluded and counted. Dollar levels are medians of the bank amounts. Growth is measured on the same banks in both quarters; a percent change needs a positive prior value. No average of ratios is used anywhere. Beside each median, the QBP's own dollar-weighted figure is recomputed from the same bank values and checked against the QBP tie-out to one part in a billion.

Coverage

Coverage is the share of the group's banks with a nonzero value: a median of zero with low coverage means most banks hold none of the item.

Groups

The industry and five asset-size groups: more than \$250 billion, \$10 to \$250 billion, \$1 to \$10 billion, \$100 million to \$1 billion, less than \$100 million.

Not computed

Counts and shares of institutions, and the number of failed institutions, have no bank-level value to take a median of. The problem-bank list and the Deposit Insurance Fund are not public bank-level data. A quarter receives a report only when its QBP is reproduced: the number of institutions in every size group and the industry net interest margin, return on assets, return on equity, leverage ratio, net charge-off rate, past-due and nonaccrual rate and loan growth all match the published figures. A figure that misses only by rounding - less than half a basis point past the rounding boundary of the published figure, and less than the same measure's largest gap in the quarters where it matches - counts as matching, and the quarter's report says so.