



# PRESS RELEASE

Federal Deposit Insurance Corporation • Each Depositor insured to at least \$250,000

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**Media Contact:**  
**Brian Sullivan**  
**202-412-1436**  
[brsullivan@fdic.gov](mailto:brsullivan@fdic.gov)

## FDIC Publishes 2021 Risk Review

*Report highlights emerging risks in banking system*

WASHINGTON – The Federal Deposit Insurance Corporation (FDIC) today published its [2021 Risk Review](#), a comprehensive summary of emerging risks in the U.S. banking system. The FDIC began reporting key banking sector risks in its Risk Review publication in 2019, and this year’s report expands coverage of key risks during a time of heightened uncertainty.

“The U.S. economy and banking system showed remarkable resilience last year following the deepest recession in modern history,” said FDIC Chairman Jelena McWilliams. “Our analysis examines how insured institutions navigated the unprecedented banking landscape in 2020 and the key risks that warrant continued monitoring.”

The 2021 Risk Report summarizes conditions in the U.S. economy, financial markets, and banking sector, and presents key credit and market risks to banks. The report focuses on the effects of these risks on community banks in particular, as the FDIC is the primary federal regulator for the majority of community banks in the U.S. banking system.

The FDIC intends to publish its next Risk Review in the spring of 2022.



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars — insured financial institutions fund its operations.

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