Highlight: Asset mix similarities shared by banks under $30 billion

by: Justin Reuter

December 18, 2025

Banks between $10 and $30 billion in total assets possess more asset mix similarities to community banking organizations than larger banking organizations.

- Community banking organizations have traditionally been defined as banks with up to $10 billion in total assets by primary federal regulators such as the Federal Reserve. This threshold has generated significant discussion[1] in addition to the OCC and FDIC announcing organizational updates that included raising the community bank supervision program asset size to $30 billion in total assets.
- Asset composition at community banks and banks between $10 and $30 billion in total assets is largely similar with 70 percent of total assets in loans, 18 percent in securities, and 13 percent in other assets. Larger banks are less concentrated in loans, particularly banks over $100 billion.
- Loan portfolios at banks below $30 billion are more concentrated in commercial lending (over 60 percent of total loans) compared to larger banks. In contrast, larger banks are more concentrated in retail lending and other loans, representing 41 percent of total loans for banks between $30 and $100 billion and 66 percent for those over $100 billion.

Questions or comments? Please contact KC.SRM.SRA.CommunityBankingBulletin@kc.frb.org

Endnotes

[1] See "Building a Community Banking Framework for the Future" by Vice Chair for Supervision Bowman and "How Should Bank Supervision and Regulation Be Tailored?" by Blake Marsh for additional discussion.

Author

Justin Reuter
Advanced Risk Specialist