



# Failing Bank Resolutions

The FDIC's primary objective is to maintain stability and public confidence in the nation's financial system. The FDIC encourages troubled insured depository institutions to resolve problems that may lead to failure on their own by seeking a merger partner or additional capital. If the institution is unable to do so, the FDIC will implement its resolution process by attempting to sell the failing institution to qualified bidders (healthy insured depository institutions). The FDIC is required by law to resolve failed institutions using the least costly option to minimize losses to the Deposit Insurance Fund. Additionally, the FDIC looks to return assets to the private sector in an orderly and efficient manner, while minimizing the impact on communities affected by bank failures. The FDIC resolution planning efforts help to ensure that the resolution process is generally seamless for bank customers.

## About Bank Failures

The FDIC provides a record of U.S. failed banks, including summaries of each bank failure from 2000 to the present.

- [Failed Bank List >](#)
- [Bank Failure FAQ >](#)

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## Franchise Sales

The FDIC fulfills its statutory requirements to resolve failing depository institutions in the least costly manner by offering acquisition opportunities to qualified bidders.

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[LEARN MORE ABOUT ASSET SALES](#)

## Resolution Authority News & Information

Large, complex, systemically important financial institutions present unique challenges in resolution, and the FDIC plays an important role in developing and implementing the framework for the orderly failure of this type of institution. Learn about the latest developments in large bank resolution.

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