

FSOC 2025 Financial Stability Dashboard

Systemic Risk Monitoring & Regulatory Action Tracker • Data as of December 2025 • All metrics cited from FSOC Annual Report

Created by Sheeza Nazeer • Financial Stability Analysis & Data Visualization

Claude

Executive

Treasury

Cyber

Banking

Markets

Risks

TREASURY MARKET

\$29T

Marketable debt • Page 12

HEDGE FUND LEVERAGE

2.6x

▲ Record high • Top 10: 18x • P47

HOUSEHOLD DEBT/GDP

68%

▼ Down from 100% peak • P35

PRIVATE CREDIT

\$1.1T

▲ 5.5% default rate • P34

⌚ Financial Stability Assessment

Overall Status: STABLE with ELEVATED VULNERABILITIES. Markets performed well through 2025 volatility (April episode managed without major disruption), but underlying risks persist: (1) Record hedge fund leverage (2.6x, up to 18x for largest) amplifies potential for forced selling; (2) Private credit growth (\$1.1T) outpacing risk management with 5.5% defaults vs 1.3% high yield; (3) CRE refinancing wall of \$936B approaching 2026 (+19% vs 2025); (4) Student loan crisis affecting 9M borrowers post-forbearance. Regulatory responses progressing: eSLR modified (Nov 2025), Treasury clearing mandate on track (2026-27), supervision refocused on material risks, GENIUS Act enacted (Jul 2025).

🔥 Top Systemic Risks - Heat Map

Risk severity assessment by category • Bubble size represents systemic impact